



2006 Missouri Product Liability Insurance Report

December 2007
Statistics Section



DIFP
Department of Insurance
Financial Institutions &
Professional Registration

MISSOURI PRODUCT LIABILITY INSURANCE REPORT 2006

**Department of Insurance, Financial Institutions &
Professional Registration
Statistics Section
December 2007**

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1. ***Missouri Complaint Index Report***
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2. ***Missouri Department of Insurance Annual Report***
summary information: http://www.insurance.mo.gov/aboutMDI/annual_report.htm
3. ***Missouri Legal Malpractice (Closed Claim) Report***
summary information: <http://www.insurance.mo.gov/reports/legmal/index.htm>
4. ***Missouri Life, Accident & Health Supplement Data***
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5. ***Missouri Market Share Report***
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summary information: <http://www.insurance.mo.gov/reports/medmal/index.htm>
7. ***Missouri Property & Casualty Supplement Report***
summary information: <http://www.insurance.mo.gov/reports/suppdata.htm>
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summary information: <http://www.insurance.mo.gov/reports/remal/index.htm>
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11. ***Missouri Health Maintenance Organization Report***
summary information: <http://www.insurance.mo.gov/reports/hmo/index.htm>

Databases: For more information: <http://www.insurance.mo.gov/reports/index.htm#aggdata>

1. Medicare Supplement Experience Data
2. Commercial Liability Experience Data
3. Missouri **Zip Code Insurance Data** for:
 - Homeowners/Dwelling Fire,
 - Farmowners (dwelling only),
 - Mobile Home,
 - Earthquake, and
 - Private Passenger Automobile

Some data is available to the public for a fee by special request only. For additional information, contact the **Statistics Section at (573) 751-4126**.

DEFINITION OF TERMS

Indemnity Paid: The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

Loss Adjustment Expenses: The cost involved in an insurance company's adjustment of losses under a policy.

Loss Reserves: An estimate of the value of a claim or group of claims not yet paid.

Written Premium: The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Earned Premium: The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

Losses Incurred: The sum of losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

Market Share: The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

Loss Ratio: The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

EXECUTIVE SUMMARY

Product liability insurance provides protection against claims rising from use, handling or consumption of a product. The following report provides detailed information on specific characteristics of claim handling, claim costs and profitability of this line of insurance. In 2006, product liability insurers in Missouri sold \$44,403,319 in coverage, paid \$20,352,833 in losses and estimated future losses on 2006 claims of \$16,253,820.

As illustrated in this report, over a 10-year period, product liability writers experienced elevated loss ratios — losses paid and incurred as a percentage of earned premium — with the highest reported in 2002. The lowest loss ratio occurred in 1997 at -79.9 percent*. From 2005 to 2006, the loss ratio increased slightly from 9.7 percent to 38.5 percent. In such relatively small lines of business, highly volatile losses and loss ratios are common.

The closing of claims with payment decreased 57 percent from 2005 to 2006. Over a 10-year span, the highest number of claims closed with payment occurred in 2004. Average indemnity paid on claims reached an all time high of \$96,398 in 2005. The average allocated loss (legal-related) expenses for paid claims in 2006 was \$5,820.

The number of companies writing direct business for product liability insurance has fluctuated slightly over the past 10 years, with 144 companies writing in 2006.

This report has been compiled using closed claim data as reported under Section 374.415, RSMo and the Missouri Supplement to Page 20 of the Annual Statement. As a result, the accuracy of this report is dependent upon the accuracy of each company's annual statement and submission of closed claim data. Future releases of this data may contain revisions.

Any questions concerning this report should be addressed to the Statistics Section, Department of Insurance, Financial Institutions & Professional Registration, P.O. Box 690, Jefferson City, MO 65102-0690.

*Negative loss ratios can occur when insurers correct past over-reserving.

CONTENTS

Major Trends	3
Indemnity	
Paid Indemnity	11
Severity of Bodily Injury.....	15
Severity of Property Damage	19
Business Classification.....	23
Location of Occurrence	27
Product Type	31
Claim Disposition and Close Time Reporting	39
Product Liability Companies	
Premium Growth & Market Share	45

MAJOR TRENDS

This section contains graphs depicting trends in product liability for:

Loss Ratio 1997 - 2006

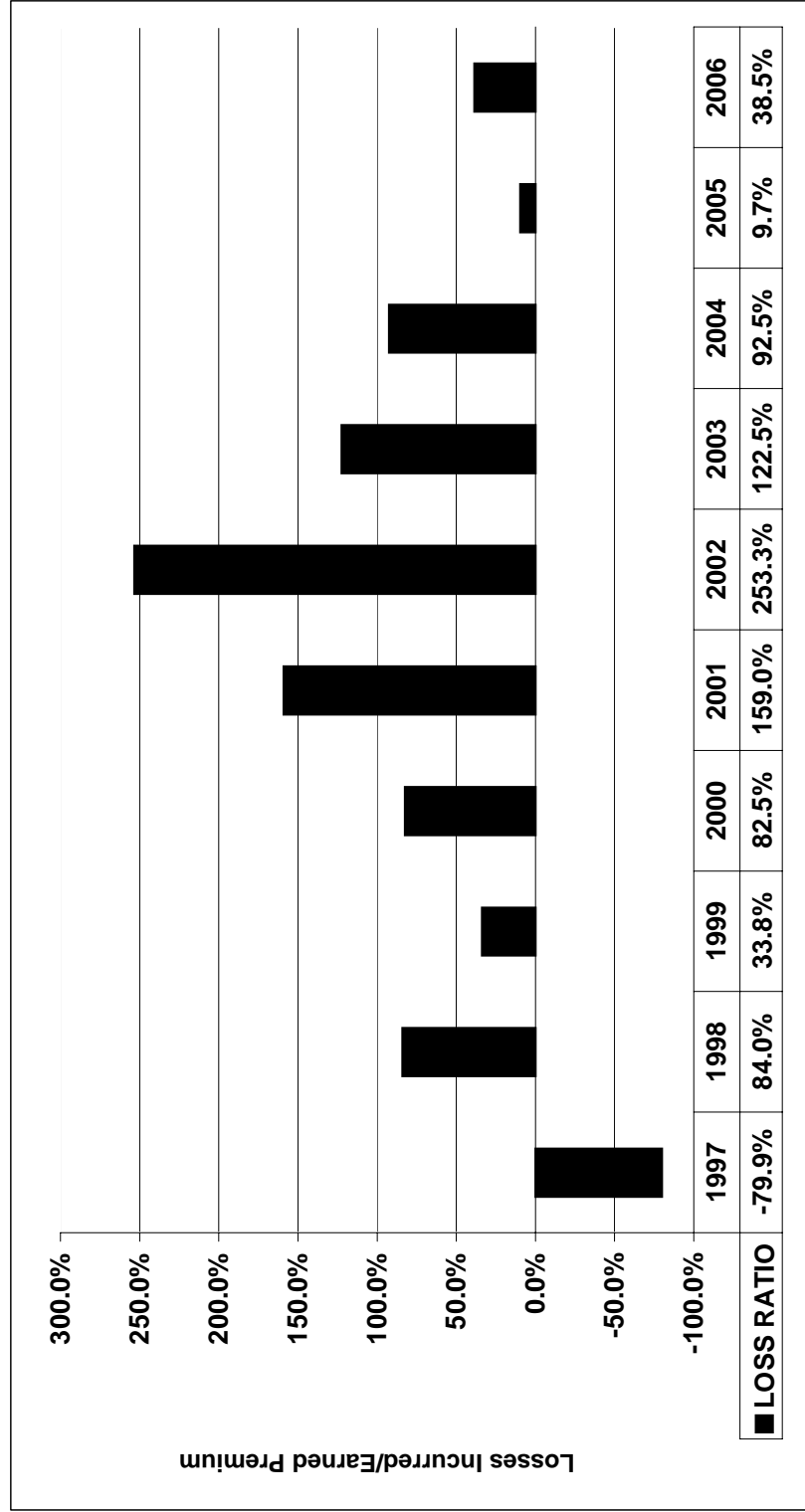
Number of Claims Closed 1997 - 2006

Average Indemnity Paid for All Paid Claims 1997 - 2006

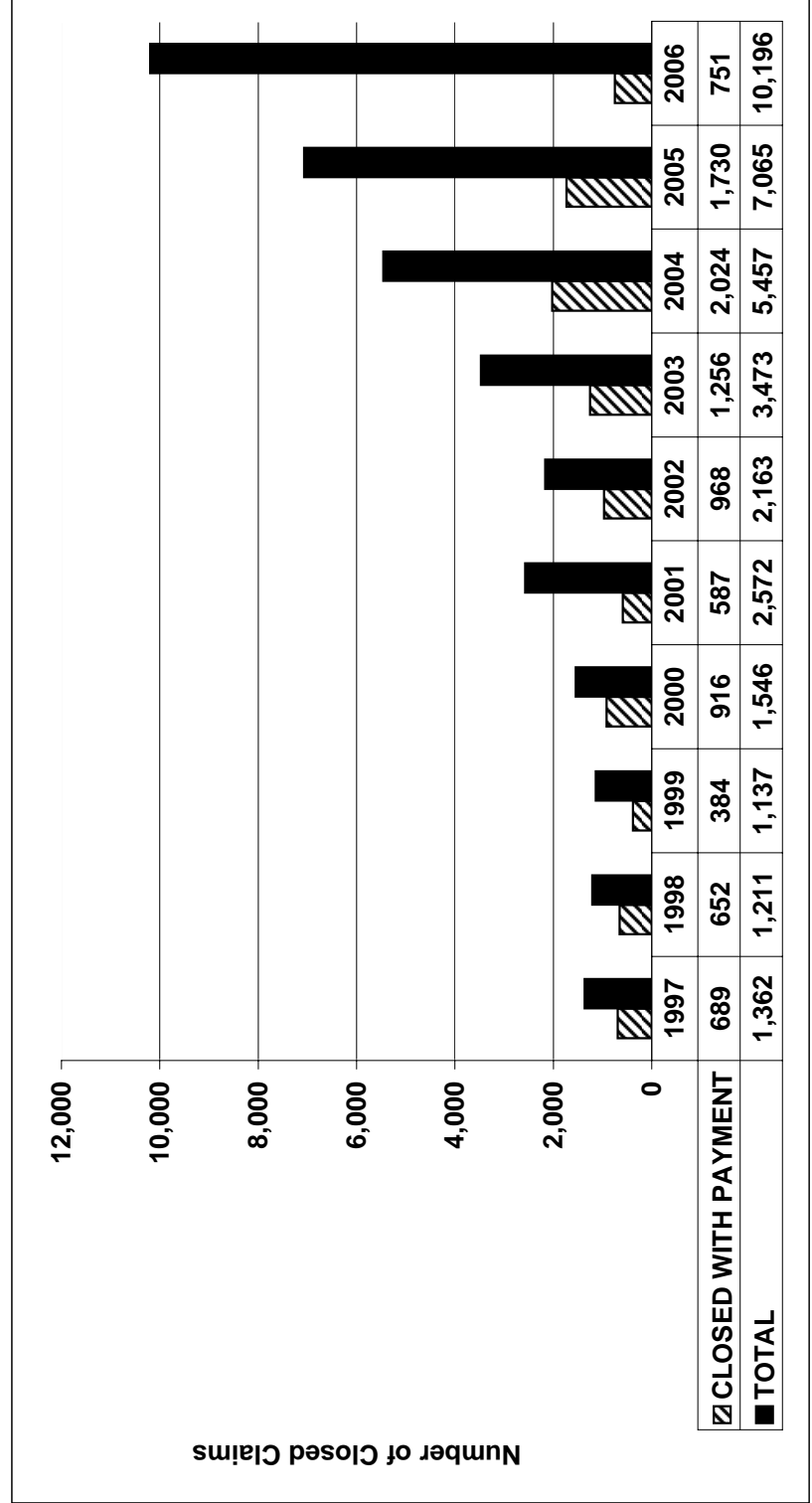
Average Loss Expense for All Paid Claims 1997 - 2006

Average Closure Time on Payment of Claims 1997 - 2006

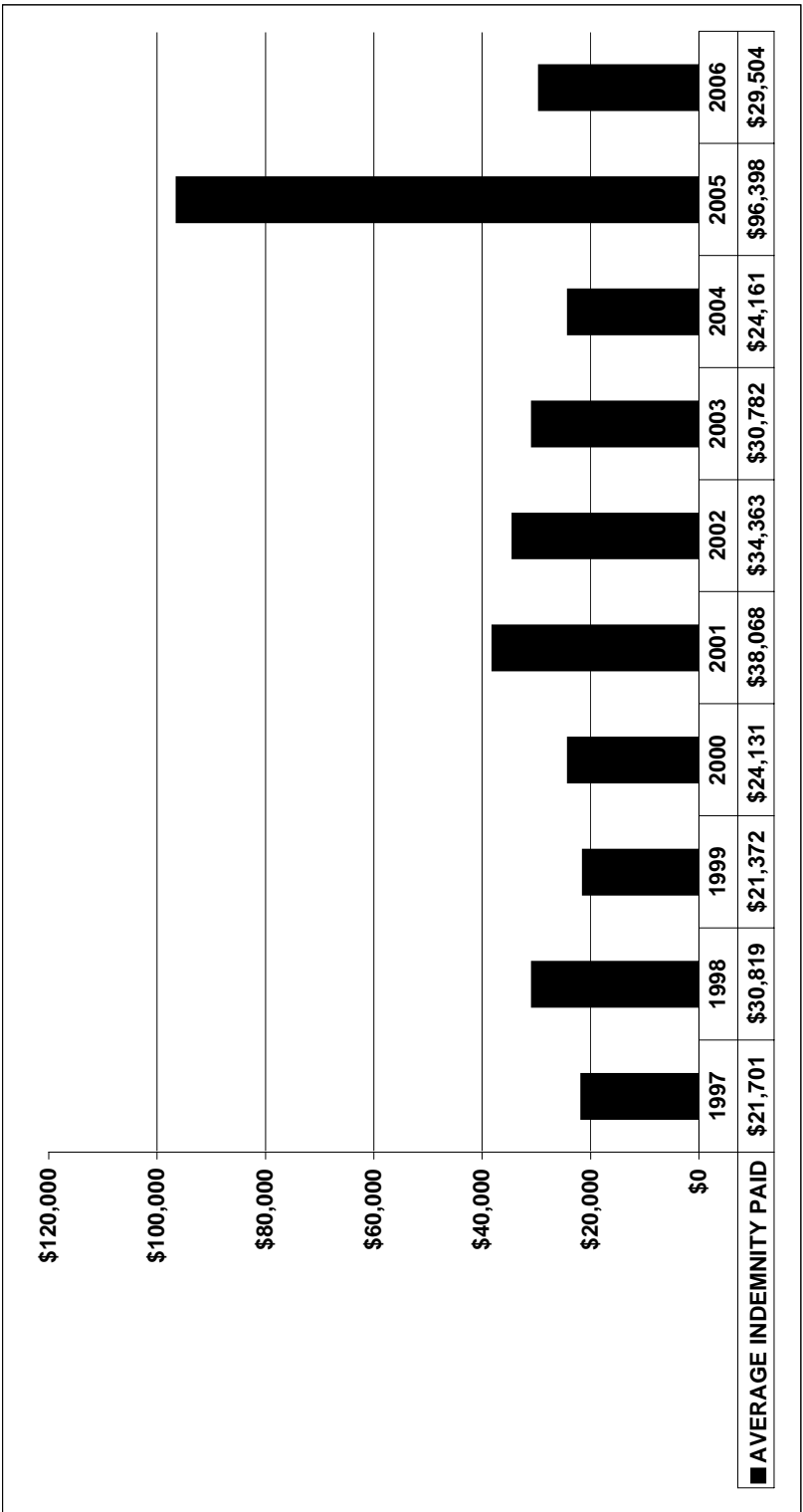
LOSS RATIOS 1997 - 2006



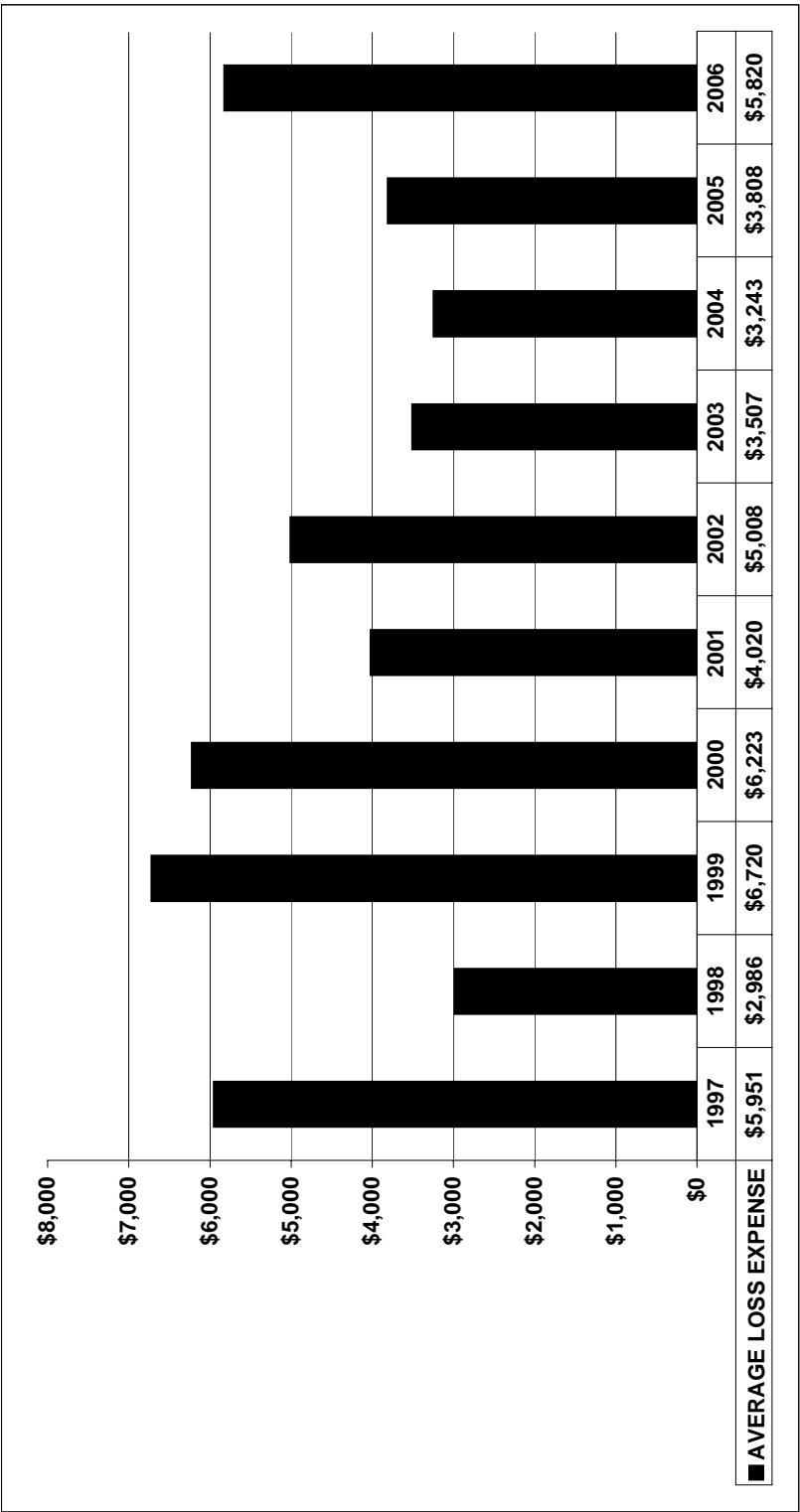
CLAIMS CLOSED 1997 - 2006



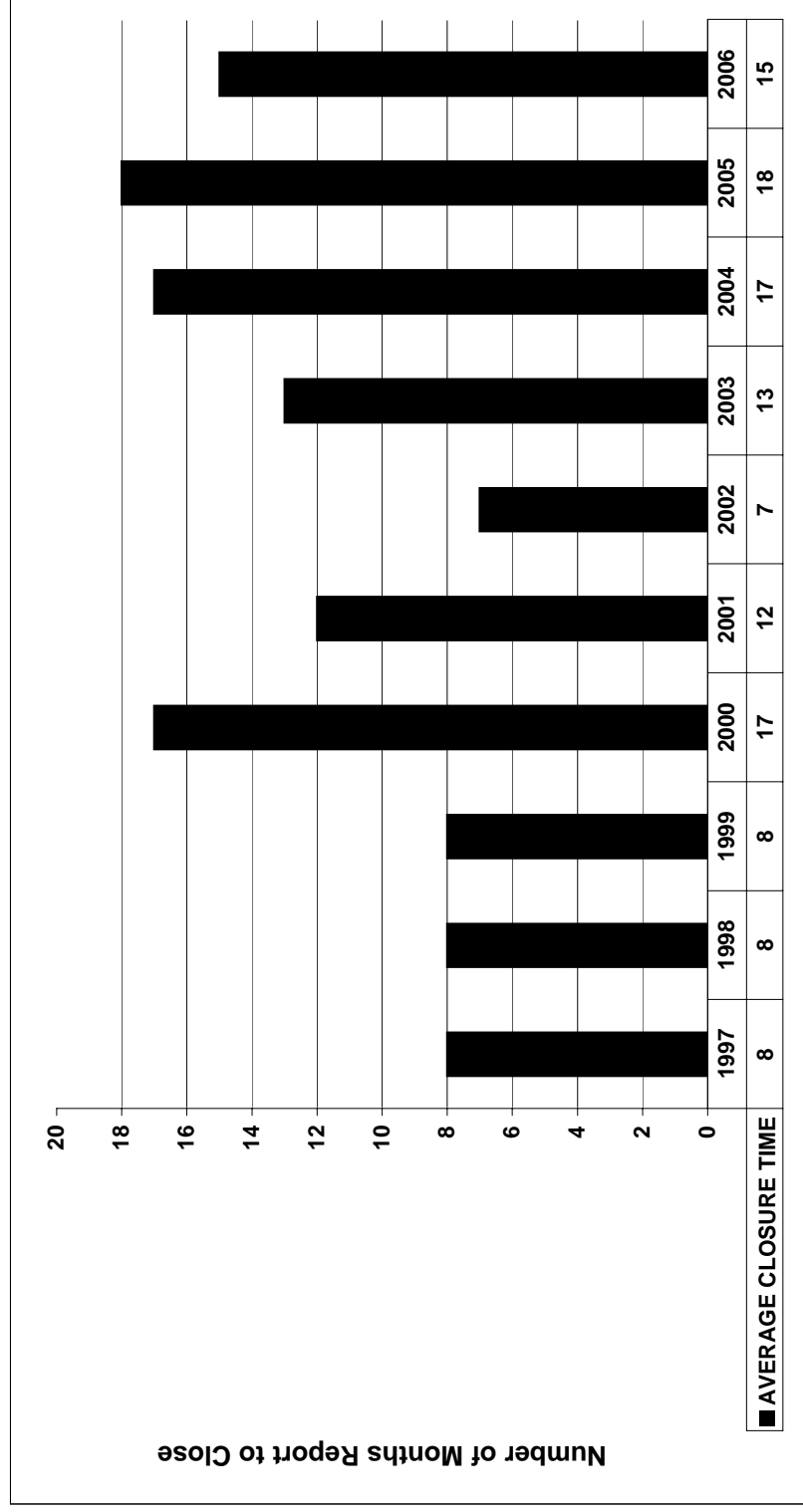
AVERAGE INDEMNITY PAID 1997 - 2006
FOR ALL PAID CLAIMS



**AVERAGE LOSS EXPENSE 1997 - 2006
FOR ALL PAID CLAIMS**



AVERAGE CLOSURE TIME ON PAYMENT OF CLAIMS 1997 - 2006



PAID INDEMNITY

In this section, closed claim data are analyzed by the amount of indemnity paid per claim. The following contains annual summary data for 2006 and a ten-year summary.

PRODUCT LIABILITY SUMMARY OF PAID INDEMNITY FOR 2006

Indemnity Paid	% of All Claims	All Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on All Claims	Average Initial Reserve on All Claims	Average # of Months Report to Close
NONE	92.63%	9,445	\$0	\$0	\$233	\$1,620	28
1 - 2,499	3.91%	399	\$611	\$243,657	\$373	\$807	11
2,500 - 4,999	0.77%	79	\$3,631	\$286,873	\$1,304	\$4,181	14
5,000 - 7,499	0.34%	35	\$6,316	\$221,045	\$2,094	\$6,995	17
7,500 - 9,999	0.30%	31	\$8,707	\$269,909	\$3,007	\$4,959	20
10,000 - 24,999	0.82%	84	\$16,976	\$1,426,016	\$5,350	\$15,213	20
25,000 - 49,999	0.56%	57	\$34,157	\$1,946,923	\$29,053	\$27,659	22
50,000 - 74,999	0.28%	29	\$60,714	\$1,760,713	\$7,515	\$29,198	21
75,000 - 99,999	0.08%	8	\$84,120	\$672,963	\$23,816	\$33,136	24
100,000 - 199,999	0.13%	13	\$126,585	\$1,645,601	\$15,045	\$48,119	19
200,000 - 299,999	0.02%	2	\$265,000	\$530,000	\$63,206	\$12,875	30
300,000 - 399,999	0.02%	2	\$367,500	\$735,000	\$100,583	\$50,600	29
400,000 - 499,999	0.02%	2	\$476,446	\$952,891	\$61,738	\$11,672	34
500,000 - 999,999	0.06%	6	\$596,977	\$3,581,859	\$46,984	\$121,295	19
1,000,000 OR GREATER	0.04%	4	\$1,971,103	\$7,884,412	\$127,571	\$7,503	32
TOTAL	100.00%	10,196	\$2,173	\$22,157,862	\$644	\$2,143	27

PRODUCT LIABILITY

TEN YEAR SUMMARY OF PAID INDEMNITY

FOR YEARS 1997 - 2006

Indemnity Paid	% of All Claims	All Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on All Claims	Average Initial Reserve on All Claims	Average # of Months Report to Close
NONE	72.48%	26,226	\$0	\$0	\$456	\$1,630	23
1 - 2,499	19.27%	6,972	\$572	\$3,989,939	\$161	\$1,089	12
2,500 - 4,999	2.10%	759	\$3,511	\$2,664,487	\$730	\$4,857	11
5,000 - 7,499	1.11%	402	\$5,981	\$2,404,192	\$2,519	\$7,896	15
7,500 - 9,999	0.67%	242	\$8,505	\$2,058,165	\$5,029	\$9,399	15
10,000 - 24,999	1.82%	659	\$15,689	\$10,339,178	\$4,887	\$12,087	18
25,000 - 49,999	1.00%	361	\$34,285	\$12,376,834	\$13,059	\$26,700	24
50,000 - 74,999	0.40%	143	\$60,854	\$8,702,119	\$17,293	\$49,039	22
75,000 - 99,999	0.19%	70	\$84,027	\$5,881,909	\$19,279	\$37,847	25
100,000 - 199,999	0.36%	131	\$137,681	\$18,036,234	\$26,201	\$64,747	24
200,000 - 299,999	0.14%	51	\$240,085	\$12,244,327	\$45,474	\$91,724	31
300,000 - 399,999	0.09%	34	\$333,017	\$11,322,562	\$86,211	\$154,307	36
400,000 - 499,999	0.05%	19	\$452,218	\$8,592,149	\$81,821	\$253,668	32
500,000 - 999,999	0.15%	55	\$659,100	\$36,250,510	\$87,023	\$233,903	31
1,000,000 OR GREATER	0.16%	58	\$4,527,511	\$262,595,654	\$220,277	\$590,214	41
TOTAL	100.00%	36,182	\$10,985	\$397,458,259	\$1,531	\$4,341	20

SEVERITY OF BODILY INJURY

This section presents data dealing with the severity of bodily injury. BI, bodily injury, severity is divided into the following categories: no injury, emotional only, temporary, permanent, and death. The following contains annual summary data for 2006 and a ten-year summary.

PRODUCT LIABILITY SEVERITY OF BODILY INJURY FOR 2006

Severity of Bodily Injury	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
No Injury	751	0.00%	0	\$0	\$0	\$0	\$0	0
Emotional Only	32	2.56%	10	\$347	\$3,466	\$884	\$495	5
Temporary	8,114	52.82%	206	\$6,675	\$1,374,961	\$2,405	\$4,750	20
Permanent	1,213	41.03%	160	\$34,676	\$5,548,166	\$9,831	\$10,645	27
Death	86	3.59%	14	\$138,601	\$1,940,418	\$38,832	\$28,239	22
Total	10,196	100.00%	390	\$22,736	\$8,867,011	\$6,720	\$7,902	22

PRODUCT LIABILITY

TEN YEAR SUMMARY OF SEVERITY OF BODILY INJURY

FOR YEARS 1997 - 2006

Severity of Bodily Injury	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
NO INJURY	9,352	0.00%	0	\$0	\$0	\$0	\$0	0
EMOTIONAL ONLY	1,220	11.64%	701	\$6,915	\$4,847,450	\$2,992	\$9,128	22
TEMPORARY	18,988	58.84%	3,544	\$4,483	\$15,888,575	\$1,230	\$3,813	16
PERMANENT	6,093	27.36%	1,648	\$148,485	\$244,703,863	\$9,312	\$28,569	25
DEATH	529	2.16%	130	\$395,229	\$51,379,820	\$48,935	\$92,131	31
TOTAL	36,182	100.00%	6,023	\$52,602	\$316,819,708	\$4,676	\$13,112	20

SEVERITY OF PROPERTY DAMAGE

This section presents data dealing with the severity of property damage. PD, property damage, severity is subdivided into: no property damage, minor property damage, intermediate property damage, and major property damage. The following contains annual summary data for 2006 and a ten-year summary.

PRODUCT LIABILITY SEVERITY OF PROPERTY DAMAGE FOR 2006

Severity of Property Damage	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
No Property Damage	9,426	0.00%	0	\$0	\$0	\$0	\$0	0
Minor Property Damage	575	70.06%	248	\$5,665	\$1,404,852	\$846	\$5,118	2
Intermediate Property Damage	89	12.43%	44	\$31,058	\$1,366,552	\$7,894	\$21,815	15
Major Property Damage	106	17.51%	62	\$53,765	\$3,333,410	\$18,721	\$20,162	17
Total	10,196	100.00%	354	\$17,245	\$6,104,814	\$4,853	\$9,828	7

PRODUCT LIABILITY

TEN YEAR SUMMARY OF SEVERITY OF PROPERTY DAMAGE

FOR YEARS 1997 - 2006

Severity of Property Damage	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
No Property Damage	29,748	0.00%	0	\$0	\$0	\$0	\$0	0
Minor Property Damage	4,186	66.68%	2,613	\$4,191	\$10,952,311	\$560	\$3,167	3
Intermediate Property Damage	1,508	22.76%	892	\$14,793	\$13,195,543	\$3,468	\$10,085	7
Major Property Damage	740	10.56%	414	\$139,897	\$57,917,180	\$26,739	\$44,044	14
Total	36,182	100.00%	3,919	\$20,940	\$82,065,034	\$3,987	\$9,059	5

BUSINESS CLASSIFICATION

In this section, losses are classified by the business classification of the insured. Business classifications are categorized by subcontractor, manufacturer, wholesaler, retailer, servicer-repairer, distributor and not specified. The following contains annual summary data for 2006 and a ten-year summary.

PRODUCT LIABILITY BUSINESS CLASSIFICATION FOR 2006

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	104	6.92%	52	\$29,709	\$1,544,874	\$13,074	\$5,812	23
Manufacturer	8,508	53.93%	405	\$18,460	\$7,476,172	\$6,378	\$9,548	11
Wholesaler	26	1.07%	8	\$72,136	\$577,088	\$14,388	\$2,864	20
Retailer	601	11.85%	89	\$12,850	\$1,143,686	\$5,825	\$8,401	12
Servicer-Repairer	162	7.86%	59	\$147,893	\$8,725,692	\$4,463	\$8,298	8
Distributor	795	18.38%	138	\$19,495	\$2,690,350	\$1,530	\$8,127	26
Total	10,196	100.00%	751	\$29,504	\$22,157,862	\$5,820	\$8,723	15

PRODUCT LIABILITY

TEN YEAR SUMMARY OF BUSINESS CLASSIFICATION

FOR YEARS 1997 - 2006

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	717	4.09%	407	\$18,871	\$7,680,387	\$4,120	\$5,926	14
Manufacturer	26,261	62.08%	6,181	\$48,092	\$297,254,436	\$4,721	\$13,146	16
Wholesaler	155	0.83%	83	\$63,273	\$5,251,670	\$9,930	\$6,257	9
Retailer	4,483	16.97%	1,690	\$17,822	\$30,118,595	\$2,351	\$6,568	8
Servicer-Repairer	1,325	7.32%	729	\$22,032	\$16,061,109	\$2,819	\$5,124	10
Distributor	3,241	8.70%	866	\$47,450	\$41,092,062	\$6,644	\$17,656	17
Total	36,182	100.00%	9,956	\$39,921	\$397,458,259	\$4,366	\$11,482	14

LOCATION OF OCCURRENCE

This section compares product liability claims by location of occurrence. The five specified locations in this table are home, auto, plant, office and miscellaneous. The following contains annual summary data for 2006 and a ten-year summary.

PRODUCT LIABILITY LOCATION OF OCCURRENCE FOR 2006

Location of Occurrence	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Auto	79	4.26%	32	\$40,322	\$1,290,304	\$17,147	\$12,217	8
Home	718	45.67%	343	\$14,051	\$4,819,652	\$2,402	\$7,432	5
Office	31	2.66%	20	\$365,301	\$7,306,013	\$3,633	\$10,663	12
Miscellaneous	9,322	44.61%	335	\$19,745	\$6,614,534	\$6,806	\$7,727	25
Plant	46	2.80%	21	\$101,303	\$2,127,359	\$30,761	\$38,530	24
Total	10,196	100.00%	751	\$29,504	\$22,157,862	\$5,820	\$8,723	15

PRODUCT LIABILITY

TEN YEAR SUMMARY OF LOCATION OF OCCURRENCE

FOR YEARS 1997 - 2006

Location of Occurrence	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Auto	1,255	7.77%	774	\$7,807	\$6,042,896	\$2,265	\$5,909	4
Home	6,348	35.80%	3,564	\$51,306	\$182,854,971	\$1,915	\$9,417	5
Office	372	1.97%	196	\$96,577	\$18,929,161	\$10,879	\$30,322	14
Miscellaneous	27,326	49.95%	4,973	\$20,372	\$101,307,748	\$3,966	\$7,781	21
Plant	881	4.51%	449	\$196,712	\$88,323,483	\$29,020	\$70,236	22
Total	36,182	100.00%	9,956	\$39,921	\$397,458,259	\$4,366	\$11,482	14

PRODUCT TYPE

This section contains a claim data analysis by classification of the product which caused the loss. This data is sorted by category in descending frequency of paid claims. The following contains annual summary data for 2006 and a ten-year summary.

**PRODUCT LIABILITY
PRODUCT TYPE
FOR 2006**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	7,285	25.43%	191	\$15,001	\$2,865,206	\$1,413	\$5,547	27
APPLIANCES AND ACCESSORIES	389	22.50%	169	\$5,429	\$917,449	\$1,437	\$2,165	2
ANIMAL FEED	47	4.13%	31	\$39,348	\$1,219,799	\$222	\$45,251	8
RESTAURANTS - SERVE NO ALCOHOL	49	3.60%	27	\$2,348	\$63,386	\$2,046	\$1,545	9
PLUMBING	36	2.93%	22	\$29,051	\$639,112	\$5,117	\$5,130	7
CANDY OR CONFECTIONARY PRODUCTS	36	2.26%	17	\$943	\$16,023	\$39	\$1,062	6
CHEMICAL MFG/CHEMISTS	260	2.26%	17	\$5,664	\$96,285	\$23,088	\$10,646	36
INSULATION - OTHER THAN ASBESTOS	18	2.13%	16	\$15,056	\$240,889	\$386	\$75	33
FOOD PRODUCTS - DRY	31	1.46%	11	\$1,231	\$13,541	\$15	\$1,839	3
GASOLINE STATIONS	28	1.33%	10	\$3,750	\$37,497	\$57	\$4,470	4
COSMETICS	10	1.33%	10	\$899	\$8,985	\$47	\$1,950	3
CONTRACTORS - NOC	14	1.07%	8	\$38,790	\$310,317	\$35,092	\$13,594	24
RESTAURANTS - SERVE ALCOHOL	51	1.07%	8	\$932	\$7,458	\$150	\$1,159	4
DRUG AND PHARMACEUTICALS	43	1.07%	8	\$4,654	\$37,228	\$4,812	\$11,457	44
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	12	0.93%	7	\$102,330	\$716,312	\$73,776	\$36,395	21
HEATING AND AIR CONDITIONING	13	0.93%	7	\$220,768	\$1,545,377	\$26,754	\$12,377	38
ROOFING	13	0.93%	7	\$49,490	\$346,429	\$14,561	\$10,742	14
FOOD PRODUCTS - NOT DRY	17	0.93%	7	\$2,108	\$14,759	\$21	\$1,456	5
FURNITURE/FIXTURES/UPHOLSTERY	14	0.93%	7	\$13,496	\$94,470	\$6,512	\$3,616	10
CUTLERY, RAZORS, AND FLATWARE	10	0.93%	7	\$1,231	\$8,616	\$5	\$3,371	6
CONCRETE AND ASPHALT CONSTRUCTION	10	0.80%	6	\$39,948	\$239,687	\$9,674	\$28,333	14
GLASS DEALERS AND GLAZIERS	7	0.80%	6	\$853	\$5,117	\$0	\$821	2
GAS, STEAM, WATER, AND SEWER MAINS	14	0.80%	6	\$28,635	\$171,810	\$10,787	\$8,136	8
FARMS/RANCHES	11	0.80%	6	\$25,684	\$154,106	\$14,776	\$75,450	20
AUTO REPAIR SHOPS/DISMANTLING	12	0.67%	5	\$9,998	\$49,991	\$52	\$8,268	7
PRODUCTS - COMPLETED OPERATIONS - NOC	7	0.67%	5	\$1,312,435	\$6,562,175	\$0	\$830	14
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	15	0.67%	5	\$92,100	\$460,500	\$49,563	\$35,300	28
WHEEL AND TIRE MFG	6	0.67%	5	\$102,648	\$513,240	\$20,135	\$8,367	23
MANUFACTURERS - NOC	93	0.53%	4	\$188,208	\$752,833	\$3,111	\$605	6
ELECTRIC CABLES, CONDUIT, AND WIRING	6	0.53%	4	\$9,252	\$37,006	\$5,031	\$1,275	7
ELECTRICAL EQUIPMENT	1,355	0.53%	4	\$86,178	\$344,713	\$4,727	\$46,825	24
WATER BOTTLING	4	0.53%	4	\$777	\$3,108	\$141	\$1,625	1
DOOR AND WINDOWS MFG	9	0.53%	4	\$18,263	\$73,050	\$24,324	\$12,719	17
PLASTIC, RUBBER GOODS - MFG	12	0.53%	4	\$148,848	\$595,391	\$28,472	\$928	25
CLUBS/CONVENTIONS	10	0.53%	4	\$19,495	\$77,979	\$25,726	\$10,300	22
SHOES, BOOTS, OR SLIPPERS	6	0.40%	3	\$22,000	\$66,000	\$2,170	\$4,000	22
WAX/PAINT/VARNISH/PAINTING	5	0.40%	3	\$38,333	\$115,000	\$74,154	\$58,667	26
MEDICAL EQUIPMENT/INSTRUMENTS/OFFICES	15	0.40%	3	\$65,742	\$197,226	\$3,910	\$50,167	11
WATER SOFTENING EQUIPMENT	3	0.40%	3	\$11,640	\$34,921	\$0	\$2,517	3
FROZEN FOODS	7	0.40%	3	\$193	\$579	\$0	\$652	2
GROCERY STORES/MARKETS/COMMISSARIES	14	0.40%	3	\$982	\$2,947	\$2,725	\$583	10
BEVERAGE BOTTLER - NON-ALCOHOLIC	4	0.40%	3	\$3,383	\$10,148	\$113	\$2,950	11
EXERCISE/SPORTING GOODS AND EQUIP/BIKES	5	0.40%	3	\$34,177	\$102,530	\$21,571	\$1,720	10
OIL, FUEL, GAS - CO AND DISTRIBUTORS	4	0.27%	2	\$12,384	\$24,767	\$0	\$2,750	3
BOATS - USE	4	0.27%	2	\$5,348	\$10,696	\$160	\$2,250	24
CONTRACTOR EQUIPMENT	3	0.27%	2	\$53,900	\$107,799	\$4,838	\$42,000	8
FURS, FABRICS AND OTHER CLOTHING	3	0.27%	2	\$200	\$400	\$0	\$300	0
ALARMS AND DETECTION DEVICES	4	0.27%	2	\$501,500	\$1,003,000	\$238,112	\$18,500	25
GARDENING EQUIPMENT AND LANDSCAPING	8	0.27%	2	\$309	\$617	\$0	\$500	2
PUBLIC WORKS-HIGHWAYS/BRIDGES/DAMS/SUBW	5	0.27%	2	\$65,174	\$130,348	\$9,836	\$5,000	16
MASONRY, PLASTERING, MARBLE, OR TILE	4	0.27%	2	\$17,442	\$34,883	\$84	\$850	5
CARPENTRY AND FLOOR COVERINGS	15	0.27%	2	\$7,278	\$14,556	\$1,702	\$7,750	6
BUILDING MATERIALS	3	0.27%	2	\$14,779	\$29,558	\$30,647	\$45,289	19
MEAT, FISH, POULTRY, AND SEAFOOD	4	0.27%	2	\$4,600	\$9,199	\$0	\$1,825	15
DAIRY PRODUCTS	3	0.27%	2	\$886	\$1,772	\$0	\$750	2
BAKERIES AND BAKERY GOODS	2	0.27%	2	\$775	\$1,550	\$21	\$1,043	2
TEXTILE MFG	2	0.27%	2	\$40,945	\$81,889	\$0	\$2,500	8
LUMBER-WOOD MFG/PRUNING/TRIMMING	3	0.27%	2	\$26,000	\$52,000	\$0	\$137,500	12
PAPER PRODUCTS	3	0.27%	2	\$4,850	\$9,700	\$0	\$650	13
FERTILIZERS	3	0.27%	2	\$3,984	\$7,968	\$0	\$2,500	4

**PRODUCT LIABILITY
PRODUCT TYPE
FOR 2006**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
TOOL MFG	3	0.27%	2	\$8,053	\$16,106	\$30	\$12,550	10
BATTERIES	2	0.27%	2	\$120,100	\$240,200	\$20,366	\$875	22
STORES AND DISTR - NO FOOD OR DRINK	3	0.27%	2	\$33,750	\$67,500	\$0	\$11,250	43
OFFICE MACHINES, COMPUTERS - OTHER	1	0.13%	1	\$20,000	\$20,000	\$14,067	\$10,000	28
VALVES, PUMPS, COMPRESSORS MFG	2	0.13%	1	\$15,000	\$15,000	\$49,848	\$59,500	43
FARM MACHINERY	12	0.13%	1	\$5,000	\$5,000	\$10,844	\$8,500	17
MINING/DREDGING/DOCK OPER/EXCAVATION	2	0.13%	1	\$1,274	\$1,274	\$0	\$850	0
SALT, PHOSPHATES, AND LIME	2	0.13%	1	\$80	\$80	\$0	\$80	0
SEPTIC TANKS	4	0.13%	1	\$5,981	\$5,981	\$0	\$50,000	16
METAL ERECTION	5	0.13%	1	\$10,515	\$10,515	\$0	\$1,000	3
FENCES	1	0.13%	1	\$520	\$520	\$0	\$1,000	1
PARKING-PUBLIC/PRIVATE MFG	1	0.13%	1	\$5,000	\$5,000	\$3,106	\$10,000	70
WATER AND FIRE PROOFING	1	0.13%	1	\$115,000	\$115,000	\$55,515	\$59	13
FRUIT/VEGETABLES/ORCHARDS/VINEYARDS	3	0.13%	1	\$850	\$850	\$0	\$900	3
CONCESSIONAIRES	2	0.13%	1	\$1,868	\$1,868	\$0	\$500	3
LADDERS, HOISTS, AND SCAFFOLDS	1	0.13%	1	\$12,500	\$12,500	\$3,847	\$5,000	48
HARDWARE, HOME IMPROVEMENT STORES	2	0.13%	1	\$1,500	\$1,500	\$0	\$5,000	10
ADHESIVE AND ABRASIVE GOODS	3	0.13%	1	\$200	\$200	\$0	\$500	0
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	2	0.13%	1	\$171,544	\$171,544	\$0	\$175,000	6
AEROSOL CONTAINERS	1	0.13%	1	\$26,500	\$26,500	\$18,132	\$5,000	93
TANK BLDG/WAREHOUSES/VACANT BLDGS	2	0.13%	1	\$598	\$598	\$14,460	\$0	29
LIGHTS, LANTERNS, AND LAMPS	2	0.13%	1	\$122	\$122	\$0	\$122	0
COMMUNICATION/RECORDING SYS/INTERNET PRC	2	0.13%	1	\$2,260	\$2,260	\$0	\$2,261	15
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	4	0.13%	1	\$27,500	\$27,500	\$14,077	\$2,500	27
RECREATIONAL VEHICLE MFG	2	0.13%	1	\$27,500	\$27,500	\$15,500	\$0	27
FUMIGATING	1	0.13%	1	\$72,500	\$72,500	\$6,933	\$35,001	43
TOYS/GAMES	3	0.13%	1	\$16,871	\$16,871	\$45,095	\$25,000	27
STONE AND GEM CUTTING OR POLISHING	1	0.13%	1	\$1,089	\$1,089	\$0	\$1,200	6
BARBER SUPPLIES AND HAIR PIECES	1	0.13%	1	\$1,333	\$1,333	\$7,661	\$2,500	25
HOBBY, WALLPAPERS, ART STORES	1	0.13%	1	\$70	\$70	\$0	\$1,325	6
BOTTLE AND JAR MFG	1	0.13%	1	\$984	\$984	\$242	\$1,000	2
ANIMAL BOARDING/VETERINARIANS/STOCKYARD:	1	0.00%	0	\$0	\$0	\$0	\$0	0
HAZARDOUS MATERIAL CONTRACTORS	1	0.00%	0	\$0	\$0	\$0	\$0	0
SHIP REPAIR OR MAINTENANCE	1	0.00%	0	\$0	\$0	\$0	\$0	0
ELEVATOR, ESCALATOR, MOVING SIDEWALK	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOBACCO PRODUCTS	1	0.00%	0	\$0	\$0	\$0	\$0	0
REFRIGERATION	3	0.00%	0	\$0	\$0	\$0	\$0	0
ICE DEALERS AND DISTRIBUTORS	1	0.00%	0	\$0	\$0	\$0	\$0	0
CROP SPRAYING AND PESTICIDES	1	0.00%	0	\$0	\$0	\$0	\$0	0
ALCOHOL, LIQUOR - MFG, DISTR, STORES	2	0.00%	0	\$0	\$0	\$0	\$0	0
BOXES AND COMPOSITION GOODS	1	0.00%	0	\$0	\$0	\$0	\$0	0
LEAD MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
INSTRUMENT MFG/TUNING	1	0.00%	0	\$0	\$0	\$0	\$0	0
OPTICAL AND HEARING GOODS	1	0.00%	0	\$0	\$0	\$0	\$0	0
CLOCK MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
SWIMMING POOLS/SAUNAS	1	0.00%	0	\$0	\$0	\$0	\$0	0
PUTTY PRODUCTS	1	0.00%	0	\$0	\$0	\$0	\$0	0
PIPE MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
MATCH AND CHARCOAL MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
LEATHER GOODS	2	0.00%	0	\$0	\$0	\$0	\$0	0
WELDING	2	0.00%	0	\$0	\$0	\$0	\$0	0
SAND OR GRAVEL DIGGING, QUARRIES	13	0.00%	0	\$0	\$0	\$0	\$0	0
PRINTING/PUBLISHERS	1	0.00%	0	\$0	\$0	\$0	\$0	0
BUILDINGS/PREMISES BANK OR OFFICE	2	0.00%	0	\$0	\$0	\$0	\$0	0
CLEANING-WINDOW/CHIMNEY	1	0.00%	0	\$0	\$0	\$0	\$0	0
CAR WASHES	1	0.00%	0	\$0	\$0	\$0	\$0	0
HEALTH CARE FACILITIES	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	10,196	100.00%	751	\$29,504	\$22,157,862	\$5,820	\$8,723	15

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 1997 - 2006**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	18,736	27.50%	2,738	\$15,930	\$43,616,997	\$1,868	\$7,359	23
APPLIANCES AND ACCESSORIES	1,855	11.93%	1,188	\$4,003	\$4,755,755	\$345	\$2,251	1
RESTAURANTS - SERVE NO ALCOHOL	1,117	3.66%	364	\$10,043	\$3,655,605	\$1,451	\$1,661	6
GASOLINE STATIONS	461	3.58%	356	\$2,869	\$1,021,536	\$517	\$2,270	3
CHEMICAL MFG	1,715	3.34%	333	\$27,808	\$9,260,010	\$5,108	\$20,669	25
PUTTY PRODUCTS	292	2.92%	291	\$155	\$45,105	\$0	\$0	31
REFRIGERATION	333	2.70%	269	\$1,206	\$324,471	\$121	\$949	1
CONTRACTORS - NOC	330	2.30%	229	\$11,592	\$2,654,560	\$6,104	\$5,108	20
HEATING AND AIR CONDITIONING	387	2.06%	205	\$19,738	\$4,046,282	\$1,855	\$14,058	8
FOOD PRODUCTS - DRY	409	1.96%	195	\$5,847	\$1,140,232	\$466	\$4,575	6
FURNITURE AND FIXTURES	304	1.83%	182	\$35,625	\$6,483,804	\$3,881	\$6,080	11
PLUMBING	262	1.78%	177	\$12,579	\$2,226,509	\$1,654	\$4,615	6
RESTAURANTS - SERVE ALCOHOL	458	1.68%	167	\$5,031	\$840,115	\$707	\$1,963	7
CANDY OR CONFECTIONARY PRODUCTS	397	1.63%	162	\$912	\$147,696	\$36	\$847	4
MEAT, FISH, POULTRY, AND SEAFOOD	279	1.52%	151	\$6,477	\$978,100	\$640	\$1,813	6
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	209	1.29%	128	\$170,518	\$21,826,344	\$26,354	\$106,986	22
FOOD PRODUCTS - NOT DRY	296	1.28%	127	\$8,790	\$1,116,377	\$200	\$8,392	8
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	272	1.13%	113	\$20,378	\$2,302,713	\$9,330	\$6,528	7
MANUFACTURERS - NOC	315	1.09%	109	\$100,061	\$10,906,680	\$7,967	\$8,313	34
FROZEN FOODS	192	1.08%	108	\$914	\$98,760	\$29	\$1,297	4
BATTERIES	119	0.98%	98	\$3,106	\$304,407	\$1,643	\$1,105	4
FARM MACHINERY	195	0.93%	93	\$20,824	\$1,936,613	\$3,240	\$15,577	14
CARPENTRY AND FLOOR COVERINGS	189	0.86%	86	\$8,265	\$710,815	\$2,998	\$4,730	8
AUTO REPAIR SHOPS	131	0.79%	79	\$7,312	\$577,676	\$1,249	\$5,957	8
INSULATION - OTHER THAN ASBESTOS	81	0.76%	76	\$16,669	\$1,266,837	\$286	\$98	20
OIL, FUEL, GAS - CO AND DISTRIBUTORS	141	0.75%	75	\$110,846	\$8,313,451	\$8,613	\$6,764	9
DELI, CATERERS, AND CAFETERIAS	243	0.72%	72	\$1,314	\$94,579	\$512	\$1,343	5
METAL GOODS	111	0.67%	67	\$106,301	\$7,122,176	\$27,770	\$61,441	22
DRUG AND PHARMACEUTICALS	904	0.66%	66	\$28,897	\$1,907,195	\$3,349	\$29,132	35
ELECTRICAL EQUIPMENT	1,480	0.63%	63	\$66,892	\$4,214,212	\$12,755	\$27,926	12
GROCERY STORES AND MARKETS	164	0.61%	61	\$3,286	\$200,432	\$413	\$7,219	4
ANIMAL FEED	83	0.55%	55	\$48,754	\$2,681,466	\$12,452	\$33,869	8
DOOR AND WINDOWS MFG	100	0.54%	54	\$37,831	\$2,042,850	\$33,499	\$11,980	25
PLASTIC, RUBBER GOODS - MFG	122	0.54%	54	\$182,898	\$9,876,466	\$10,297	\$201,474	13
ELECTRIC CABLES, CONDUIT, AND WIRING	82	0.53%	53	\$260,060	\$13,783,197	\$44,207	\$10,672	11
CONCESSIONAIRES	173	0.52%	52	\$1,495	\$77,722	\$212	\$2,249	6
GAS, STEAM, WATER, AND SEWER MAINS	73	0.47%	47	\$14,383	\$675,987	\$3,526	\$4,280	8
ROOFING	89	0.43%	43	\$31,427	\$1,351,340	\$8,017	\$9,231	15
LIGHTS, LANTERNS, AND LAMPS	67	0.43%	43	\$8,519	\$366,328	\$4,051	\$6,473	6
BAKERIES AND BAKERY GOODS	150	0.39%	39	\$7,520	\$293,291	\$2,660	\$2,008	7
SHOES, BOOTS, OR SLIPPERS	57	0.38%	38	\$27,869	\$1,059,007	\$10,739	\$2,649	8
CONCRETE AND ASPHALT CONSTRUCTION	492	0.37%	37	\$39,818	\$1,473,281	\$12,455	\$14,016	22
WATER SOFTENING EQUIPMENT	57	0.36%	36	\$3,027	\$108,973	\$473	\$2,801	3
COSMETICS	43	0.34%	34	\$1,872	\$63,653	\$96	\$3,638	5
WAX, PAINT, OR VARNISH	74	0.33%	33	\$28,684	\$946,576	\$13,315	\$26,988	19
WHEEL AND TIRE MFG	46	0.33%	33	\$36,925	\$1,218,512	\$6,482	\$5,030	13
EXERCISE, SPORTING GOODS AND EQUIP	66	0.33%	33	\$71,492	\$2,359,224	\$18,555	\$37,793	19
GARDENING EQUIPMENT AND LANDSCAPING	55	0.32%	32	\$12,892	\$412,552	\$1,878	\$4,019	6
STORES AND DISTR - NO FOOD OR DRINK	56	0.31%	31	\$16,665	\$516,622	\$5,026	\$12,067	11
VALVES, PUMPS, COMPRESSORS MFG	48	0.28%	28	\$80,358	\$2,250,028	\$27,124	\$88,702	19
MINING AND DREDGING	46	0.25%	25	\$46,365	\$1,159,131	\$975	\$2,147	4
PREFABRICATED BUILDING MFG	37	0.25%	25	\$59,160	\$1,479,000	\$21,095	\$38,970	26
WATER BOTTLING	31	0.25%	25	\$1,205	\$30,124	\$116	\$1,650	2
DAIRY PRODUCTS	56	0.23%	23	\$876	\$20,148	\$69	\$1,743	3
FURS, FABRICS AND OTHER CLOTHING	41	0.22%	22	\$98,910	\$2,176,028	\$34,761	\$76,888	10
MEDICAL EQUIPMENT AND INSTRUMENTS	300	0.21%	21	\$222,450	\$4,671,450	\$47,727	\$61,754	20
BEVERAGE BOTTLER - NON-ALCOHOLIC	42	0.21%	21	\$19,195	\$403,095	\$902	\$2,171	16
TOOL MFG	46	0.21%	21	\$353,801	\$7,429,831	\$23,430	\$61,592	21
MASONRY, PLASTERING, MARBLE, OR TILE	29	0.20%	20	\$7,409	\$148,188	\$2,036	\$3,795	5
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	32	0.19%	19	\$24,470	\$464,932	\$7,564	\$9,588	11

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 1997 - 2006**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
BUILDING MATERIALS	43	0.18%	18	\$312,002	\$5,616,040	\$99,755	\$73,019	23
BOTTLE AND JAR MFG	27	0.18%	18	\$4,940	\$88,916	\$1,531	\$7,481	9
CLUBS	49	0.18%	18	\$20,862	\$375,508	\$12,835	\$11,675	14
GLASS DEALERS AND GLAZIERS	31	0.17%	17	\$79,797	\$1,356,554	\$22,502	\$7,801	9
DISCOUNT STORES	31	0.17%	17	\$1,158	\$19,688	\$51	\$1,284	3
LUMBER AND WOOD MFG	30	0.16%	16	\$43,191	\$691,059	\$8,943	\$40,564	13
BOAT OR SHIP BUILDING	20	0.14%	14	\$228,467	\$3,198,532	\$81,719	\$54,829	25
SOAP AND DETERGENTS	25	0.13%	13	\$69,877	\$908,402	\$6,355	\$1,427	7
NOT SPECIFIED	14	0.12%	12	\$2,408	\$28,893	\$552	\$3,467	5
SIGN MFG AND INSTALLATION	17	0.12%	12	\$10,275	\$123,305	\$4,743	\$10,295	15
BOATS - USE	37	0.11%	11	\$275,603	\$3,031,634	\$1,733	\$4,528	11
CONTRACTOR EQUIPMENT	20	0.11%	11	\$122,251	\$1,344,757	\$18,887	\$30,682	22
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	23	0.11%	11	\$15,478	\$170,261	\$4,845	\$15,423	8
METAL ERECTION	31	0.11%	11	\$6,883	\$75,717	\$1,005	\$2,973	10
FRUIT OR VEGETABLES	32	0.11%	11	\$1,448	\$15,927	\$359	\$1,558	7
ADHESIVE AND ABRASIVE GOODS	27	0.11%	11	\$10,637	\$117,010	\$2,131	\$12,862	5
PAPER PRODUCTS	20	0.10%	10	\$15,517	\$155,165	\$1,282	\$12,636	6
FERTILIZERS	18	0.10%	10	\$34,769	\$347,688	\$10,300	\$3,588	10
LEATHER GOODS	13	0.10%	10	\$2,844	\$28,442	\$2,380	\$2,394	5
PRODUCTS - COMPLETED OPERATIONS - NOC	17	0.09%	9	\$1,676,525	\$15,088,727	\$75,236	\$1,017	34
METAL EXTRACTION AND PROCESSING	12	0.09%	9	\$1,007,260	\$9,065,342	\$2,694	\$281,228	9
CUTLERY, RAZORS, AND FLATWARE	14	0.09%	9	\$1,382	\$12,438	\$4	\$2,850	6
RECREATIONAL VEHICLE MFG	32	0.09%	9	\$42,352	\$381,170	\$33,924	\$30,333	22
JANITORIAL SERVICES	13	0.09%	9	\$191,743	\$1,725,690	\$10,590	\$9,356	31
OFFICE MACHINES, COMPUTERS - OTHER	25	0.08%	8	\$511,322	\$4,090,573	\$4,731	\$481,338	26
ALARMS AND DETECTION DEVICES	16	0.08%	8	\$135,233	\$1,081,864	\$60,943	\$6,510	16
CROP SPRAYING AND PESTICIDES	13	0.08%	8	\$4,113	\$32,906	\$328	\$4,188	4
ALCOHOL, LIQUOR - MFG, DISTR, STORES	34	0.08%	8	\$2,747	\$21,973	\$924	\$7,463	4
TEXTILE MFG	9	0.08%	8	\$12,152	\$97,217	\$49	\$3,020	4
COMMUNICATION, RECORDING SYSTEMS	12	0.08%	8	\$13,540	\$108,320	\$7,360	\$19,985	14
PIPE MFG	12	0.08%	8	\$18,970	\$151,757	\$6,116	\$16,174	16
BRUSH OR BROOM MFG	9	0.07%	7	\$49,531	\$346,717	\$5,399	\$106,132	13
PRINTING	12	0.07%	7	\$9,707	\$67,946	\$0	\$7,680	1
RENTAL STORES	12	0.07%	7	\$2,293	\$16,054	\$146	\$4,143	3
LADDERS, HOISTS, AND SCAFFOLDS	15	0.06%	6	\$176,152	\$1,056,911	\$57,410	\$18,334	33
VENDING MACHINES MFG	10	0.06%	6	\$41,105	\$246,632	\$7,323	\$2,000	12
SWIMMING POOLS	12	0.06%	6	\$205,075	\$1,230,447	\$22,387	\$190,483	29
ELEVATOR, ESCALATOR, MOVING SIDEWALK	16	0.05%	5	\$27,342	\$136,709	\$21,203	\$22,700	62
HARDWARE, HOME IMPROVEMENT STORES	12	0.05%	5	\$17,583	\$87,915	\$2,147	\$5,802	8
BARBER SUPPLIES AND HAIR PIECES	9	0.05%	5	\$2,267	\$11,333	\$1,995	\$2,963	10
PIPELINES	9	0.05%	5	\$1,119	\$5,594	\$0	\$1,657	1
AUTO RENTAL OR LEASING	9	0.05%	5	\$105,457	\$527,286	\$7,400	\$203,600	11
SALT, PHOSPHATES, AND LIME	6	0.04%	4	\$89	\$355	\$0	\$320	1
ICE DEALERS AND DISTRIBUTORS	6	0.04%	4	\$1,638	\$6,550	\$0	\$4,275	3
INK AND DYES	4	0.04%	4	\$129,977	\$519,907	\$21,662	\$219,113	19
CANS, DRUMS, AND METAL CONTAINERS	5	0.04%	4	\$122,919	\$491,677	\$29,249	\$150,125	28
OPTICAL AND HEARING GOODS	14	0.04%	4	\$89,155	\$356,621	\$9,273	\$103,126	51
MATCH AND CHARCOAL MFG	7	0.04%	4	\$31,250,800	\$125,003,200	\$180,063	\$250	25
WELDING	66	0.04%	4	\$34,827	\$139,306	\$7,737	\$1,675	11
CAR WASHES	7	0.04%	4	\$1,336	\$5,345	\$0	\$903	2
CARPET AND FURNITURE CLEANING	6	0.03%	3	\$1,461	\$4,383	\$0	\$1,733	1
AMUSEMENT DEVICES	5	0.03%	3	\$35,264	\$105,792	\$9,559	\$42,833	16
TV OR RADIO	5	0.03%	3	\$2,781	\$8,344	\$344	\$15,500	3
BUILDING STRUCTURES	6	0.03%	3	\$1,791,667	\$5,375,000	\$493,194	\$216,667	77
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	6	0.03%	3	\$395,967	\$1,187,900	\$5,722	\$118,200	4
TANK BUILDING	7	0.03%	3	\$20,199	\$60,598	\$10,636	\$10,000	24
BOLTS, NUTS, NAILS, TACKS, SCREWS	5	0.03%	3	\$533,383	\$1,600,150	\$46,454	\$216,670	17
BICYCLES	3	0.03%	3	\$35,167	\$105,500	\$11,774	\$34,167	35
TOYS AND GAMES	10	0.03%	3	\$172,790	\$518,371	\$21,206	\$10,000	23

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 1997 - 2006**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
LAUNDRY SERVICES	2	0.02%	2	\$445,263	\$890,526	\$18,780	\$500,000	11
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	5	0.02%	2	\$353	\$705	\$0	\$1,000	2
TOBACCO PRODUCTS	10	0.02%	2	\$536	\$1,071	\$0	\$2,500	1
FENCES	2	0.02%	2	\$1,859	\$3,718	\$0	\$875	2
DRILLING	5	0.02%	2	\$767	\$1,533	\$0	\$1,425	6
WATER AND FIRE PROOFING	5	0.02%	2	\$57,650	\$115,300	\$27,758	\$230	12
TENTS AND CANOPIES	4	0.02%	2	\$49	\$98	\$0	\$49	1
WIRE GOODS	11	0.02%	2	\$153,000	\$306,000	\$401	\$17,500	12
ENGINE OR TURBINE MFG	2	0.02%	2	\$19,190	\$38,380	\$1,856	\$18,625	12
HOBBY, WALLPAPERS, ART STORES	3	0.02%	2	\$162	\$324	\$0	\$673	8
FIBERGLASS MFG	2	0.02%	2	\$10,073	\$20,146	\$0	\$3,000	2
FIREARMS, AMMUNITION - MFG AND REPAIR	2	0.01%	1	\$24,636	\$24,636	\$34	\$31,507	9
HAZARDOUS MATERIAL CONTRACTORS	2	0.01%	1	\$100,000	\$100,000	\$100,286	\$40,000	72
BOAT STORAGE OR MARINAS	1	0.01%	1	\$556	\$556	\$0	\$0	1
RAILROAD AND TRAIN MFG	2	0.01%	1	\$490,000	\$490,000	\$22,668	\$250,000	66
FURNITURE OR WOODWORK STRIPPING	1	0.01%	1	\$717	\$717	\$230	\$900	1
ENGINEERS, ARCHITECTS, DRAFTSMEN	1	0.01%	1	\$10,000	\$10,000	\$8,687	\$10	17
GARBAGE AND REFUSE COLLECTING	1	0.01%	1	\$350,000	\$350,000	\$45,272	\$25,000	55
GOLFMOBILES	1	0.01%	1	\$20,000	\$20,000	\$22,356	\$5,000	22
COFFINS, CASKETS, AND MAUSELEUMS	1	0.01%	1	\$35,352	\$35,352	\$60,227	\$700	53
HONE, OILSTONE, OR WHETSTONE MFG	1	0.01%	1	\$15,809	\$15,809	\$4,553	\$15,000	48
BOILER, STEAM PIPES	3	0.01%	1	\$25,587	\$25,587	\$0	\$5,000	23
SEPTIC TANKS	7	0.01%	1	\$5,981	\$5,981	\$0	\$50,000	16
NET, ROPE, AND FIBER MFG	5	0.01%	1	\$249,073	\$249,073	\$154,014	\$150,000	75
BOXES AND COMPOSITION GOODS	5	0.01%	1	\$5,000	\$5,000	\$0	\$7,500	32
EXPLOSIVES OR FIREWORKS MFG	1	0.01%	1	\$36,000	\$36,000	\$69,739	\$10,000	20
AEROSOL CONTAINERS	3	0.01%	1	\$26,500	\$26,500	\$18,132	\$5,000	93
INSTRUMENT MFG	5	0.01%	1	\$25,000	\$25,000	\$27,828	\$5,000	12
MOBILE HOME MFG	7	0.01%	1	\$50,000	\$50,000	\$29,442	\$42,000	16
CLOCK MFG	5	0.01%	1	\$836	\$836	\$0	\$3,500	2
JEWELRY AND WATCHES	3	0.01%	1	\$45	\$45	\$0	\$45	1
STONE AND GEM CUTTING OR POLISHING	2	0.01%	1	\$1,089	\$1,089	\$0	\$1,200	6
LABORATORIES	1	0.01%	1	\$2,023,205	\$2,023,205	\$4,864	\$1,000	25
FREIGHT FORWARDERS	1	0.01%	1	\$483	\$483	\$0	\$655	1
ANIMAL DEALERS	4	0.01%	1	\$1,810	\$1,810	\$0	\$500	5
IRRIGATION EQUIPMENT	5	0.01%	1	\$4,498	\$4,498	\$0	\$1,125	1
CLAY PRODUCTS	5	0.01%	1	\$635	\$635	\$384	\$635	2
PACKAGING AND PACKING	1	0.01%	1	\$1,250	\$1,250	\$0	\$125	6
GAS TANKS AND FUEL CONTAINERS MFG	1	0.01%	1	\$36,000	\$36,000	\$26,240	\$75,000	32
SEED MERCHANT	2	0.01%	1	\$250	\$250	\$928	\$1,000	3
SAND OR GRAVEL DIGGING, QUARRIES	15	0.01%	1	\$91,500	\$91,500	\$12,743	\$51,000	31
FORESTRY SERVICE	2	0.01%	1	\$35,000	\$35,000	\$10,058	\$6,000	52
BUILDINGS/PREMISES BANK OR OFFICE	9	0.01%	1	\$2,614	\$2,614	\$744	\$500	2
FLORISTS	1	0.01%	1	\$919	\$919	\$140	\$0	4
PIPELINE CONSTRUCTION (OIL)	3	0.01%	1	\$1,049	\$1,049	\$0	\$1,600	0
ANIMAL BOARDING & VETERINARIANS	3	0.00%	0	\$0	\$0	\$0	\$0	0
SHIP REPAIR OR MAINTENANCE	1	0.00%	0	\$0	\$0	\$0	\$0	0
COTTON GOODS MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
CONDOMINIUMS	4	0.00%	0	\$0	\$0	\$0	\$0	0
EXHIBITIONS	4	0.00%	0	\$0	\$0	\$0	\$0	0
WALL AND CEILING INSTALLATION	1	0.00%	0	\$0	\$0	\$0	\$0	0
BABY FOOD	6	0.00%	0	\$0	\$0	\$0	\$0	0
LEAD MFG	3	0.00%	0	\$0	\$0	\$0	\$0	0
BEARING MFG	3	0.00%	0	\$0	\$0	\$0	\$0	0
SEWING MACHINES	1	0.00%	0	\$0	\$0	\$0	\$0	0
MUSICAL INSTRUMENT MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
THEATERS	2	0.00%	0	\$0	\$0	\$0	\$0	0
OIL REFINERIES	1	0.00%	0	\$0	\$0	\$0	\$0	0
WEIGHERS, SAMPLERS OR INSPECTORS	4	0.00%	0	\$0	\$0	\$0	\$0	0

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 1997 - 2006**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
WINDOW CLEANING	3	0.00%	0	\$0	\$0	\$0	\$0	0
PAPER HANGING	1	0.00%	0	\$0	\$0	\$0	\$0	0
BEAUTY-NAIL SALONS/SPAS/TANNING SALONS	1	0.00%	0	\$0	\$0	\$0	\$0	0
CEMETERIES/CREMATORIES/FUNERAL HOMES	1	0.00%	0	\$0	\$0	\$0	\$0	0
HEALTH CARE FACILITIES	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	36,182	100.00%	9,956	\$39,921	\$397,458,259	\$4,366	\$11,482	14

CLAIM DISPOSITION AND CLOSE TIME REPORTING

This section is divided into two categories. The first section presents data by the final disposition of claim. Claims settled without payment are reported as disposed in favor of defendant, the insured. Claims closed in favor of the plaintiff, claimant, consist of all claims closed with payment.

The second section presents closed claim data categorized by time intervals to claim resolution.

Each section contains annual summary data for 2006 and a ten-year summary.

PRODUCT LIABILITY CLAIM DISPOSITION FOR 2006

Claim Disposition	% of All Claims	All Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
<u><i>In Favor of Defendant</i></u>							
BEFORE COURT PROCEEDING INITIATED	6.02%	569	\$0	\$0	\$1,156	\$2,295	5
DIRECTED VERDICT FOR DEFENDANT	0.01%	1	\$0	\$0	\$10,933	\$1,000	19
JUDGMENT FOR PLAINTIFF	0.01%	1	\$0	\$0	\$130,527	\$700	48
ARBITRATION	0.03%	3	\$0	\$0	\$1,267	\$20,264	21
ALL OTHER INCLUDING DISMISSALS	93.92%	8,871	\$0	\$0	\$157	\$1,571	30
TOTAL	100.00%	9,445	\$0	\$0	\$233	\$1,620	28
<u><i>In Favor of Plaintiff</i></u>							
BEFORE COURT PROCEEDING INITIATED	59.79%	449	\$22,396	\$10,055,614	\$1,568	\$5,646	5
DIRECTED VERDICT FOR DEFENDANT	0.13%	1	\$1,000,000	\$1,000,000	\$473,391	\$27,000	26
JUDGEMENT FOR PLAINTIFF	0.27%	2	\$272,468	\$544,936	\$149,271	\$925	61
ARBITRATION	0.13%	1	\$20,000	\$20,000	\$0	\$250,000	13
ALL OTHER INCLUDING DISMISSALS	39.68%	298	\$35,360	\$10,537,312	\$9,714	\$12,540	29
TOTAL	100.00%	751	\$29,504	\$22,157,862	\$5,820	\$8,723	15

PRODUCT LIABILITY

TEN YEAR SUMMARY OF CLAIM DISPOSITION

FOR YEARS 1997 - 2006

Claim Disposition	% of All Claims	All Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
<u>In Favor of Defendant</u>							
BEFORE COURT PROCEEDING INITIATED	20.32%	5,330	\$0	\$0	\$460	\$2,969	5
DIRECTED VERDICT FOR DEFENDANT	0.05%	14	\$0	\$0	\$4,142	\$3,579	18
JUDGEMENT FOR DEFENDANT	0.08%	22	\$0	\$0	\$22,030	\$11,238	25
JUDGEMENT FOR PLAINTIFF	0.00%	1	\$0	\$0	\$130,527	\$700	48
ARBITRATION	0.05%	12	\$0	\$0	\$2,205	\$19,103	19
ALL OTHER INCLUDING DISMISSALS	79.49%	20,847	\$0	\$0	\$422	\$1,266	27
TOTAL	100.00%	26,226	\$0	\$0	\$456	\$1,630	23
<u>In Favor of Plaintiff</u>							
BEFORE COURT PROCEEDING INITIATED	56.72%	5,647	\$15,283	\$86,301,543	\$1,307	\$6,202	5
DIRECTED VERDICT FOR PLAINTIFF	0.08%	8	\$19,431	\$155,445	\$8,483	\$10,501	24
DIRECTED VERDICT FOR DEFENDANT	0.01%	1	\$1,000,000	\$1,000,000	\$473,391	\$27,000	26
JUDGEMENT FOR DEFENDANT	0.01%	1	\$75,000	\$75,000	\$13,200	\$75,000	36
JUDGEMENT FOR PLAINTIFF	0.24%	24	\$214,341	\$5,144,176	\$40,887	\$110,026	30
JUDGEMENT FOR PLAINTIFF AFTER APPEAL	0.01%	1	\$51,000	\$51,000	\$11,323	\$10,000	55
ARBITRATION	0.21%	21	\$73,863	\$1,551,113	\$22,868	\$31,463	24
ALL OTHER INCLUDING DISMISSALS	42.72%	4,253	\$71,286	\$303,179,982	\$8,008	\$17,821	25
TOTAL	100.00%	9,956	\$39,921	\$397,458,259	\$4,366	\$11,482	14

PRODUCT LIABILITY CLOSE TIME REPORTING FOR 2006

Number of Months From Report to Close	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	1,139	47.67%	358	\$5,050	\$1,807,959	\$378	\$4,611	2
7-12	549	11.45%	86	\$44,946	\$3,865,371	\$2,159	\$17,244	9
13-18	1,114	8.26%	62	\$35,162	\$2,180,068	\$3,293	\$12,172	15
19-24	685	5.99%	45	\$103,136	\$4,641,129	\$12,676	\$19,421	21
25-30	1,419	7.46%	56	\$42,708	\$2,391,655	\$27,485	\$11,287	27
31-36	4,145	5.19%	39	\$98,749	\$3,851,216	\$9,576	\$4,347	33
37-42	509	6.92%	52	\$7,838	\$407,589	\$4,645	\$8,454	40
43-48	332	3.99%	30	\$50,217	\$1,506,500	\$15,670	\$5,184	45
49-54	144	0.67%	5	\$105,068	\$525,338	\$25,441	\$5,736	51
55-60	31	0.53%	4	\$173,638	\$694,552	\$38,384	\$48,615	57
61-66	11	0.53%	4	\$39,226	\$156,903	\$70,880	\$15,324	62
67-72	6	0.40%	3	\$26,667	\$80,000	\$10,645	\$22,943	70
73-78	22	0.13%	1	\$10,000	\$10,000	\$0	\$25,000	73
79-84	8	0.27%	2	\$5,736	\$11,472	\$11,711	\$4,063	83
85-90	3	0.00%	0	\$0	\$0	\$0	\$0	0
91-96	5	0.13%	1	\$26,500	\$26,500	\$18,132	\$5,000	93
97-102	2	0.13%	1	\$387	\$387	\$0	\$0	98
103-108	2	0.13%	1	\$248	\$248	\$403	\$651	106
Greater than 108	70	0.13%	1	\$975	\$975	\$12,995	\$0	140
TOTAL	10,196	100.00%	751	\$29,504	\$22,157,862	\$5,820	\$8,723	15

PRODUCT LIABILITY

TEN YEAR SUMMARY OF CLOSE TIME REPORTING

FOR YEARS 1997 - 2006

Number of Months From Report to Close	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	11,491	47.42%	4,721	\$5,250	\$24,786,332	\$200	\$4,523	2
7-12	3,763	10.29%	1,024	\$28,872	\$29,564,687	\$3,348	\$20,297	10
13-18	3,941	10.36%	1,031	\$31,408	\$32,381,205	\$3,579	\$19,154	16
19-24	3,196	9.81%	977	\$29,656	\$28,973,616	\$3,481	\$10,558	21
25-30	4,593	9.99%	995	\$30,193	\$30,042,308	\$5,818	\$11,837	27
31-36	5,484	5.94%	591	\$47,294	\$27,950,777	\$6,947	\$10,530	33
37-42	962	1.81%	180	\$122,607	\$22,069,242	\$17,191	\$54,300	39
43-48	818	1.91%	190	\$70,937	\$13,478,113	\$14,442	\$23,270	46
49-54	268	0.45%	45	\$88,124	\$3,965,558	\$43,371	\$47,635	51
55-60	217	0.48%	48	\$195,173	\$9,368,289	\$79,029	\$44,787	57
61-66	132	0.41%	41	\$72,862	\$2,987,337	\$13,966	\$19,395	65
67-72	376	0.36%	36	\$203,336	\$7,320,094	\$19,663	\$18,039	69
73-78	91	0.16%	16	\$123,849	\$1,981,576	\$42,618	\$16,878	76
79-84	253	0.10%	10	\$84,854	\$848,535	\$29,853	\$23,673	82
85-90	169	0.03%	3	\$7,750	\$23,250	\$1,856	\$12,000	89
91-96	139	0.09%	9	\$14,032,915	\$126,296,233	\$108,223	\$62,443	93
97-102	40	0.09%	9	\$55,341	\$498,069	\$47,810	\$31,202	99
103-108	17	0.03%	3	\$1,666,846	\$5,000,538	\$431,412	\$166,884	105
Greater than 108	232	0.27%	27	\$1,108,241	\$29,922,500	\$205,830	\$84,872	211
TOTAL	36,182	100.00%	9,956	\$39,921	\$397,458,259	\$4,366	\$11,482	14

PRODUCT LIABILITY COMPANIES PREMIUM GROWTH & MARKET SHARE

(Derived from the Page 20 Supplement)

The tables in this section were generated by using the Missouri Page 20 Supplement data, filed for companies writing products liability insurance.

The first table presents data showing the percentage of change in growth for those companies who wrote premium during the year. This table is presented by descending order of percent of change in premium for 2005 and 2006.

The second table contains the market share, direct premium written, direct premium earned, direct losses paid, direct losses incurred and a loss ratio. This table is presented by descending order of market share company.

This section contains data for year ending 2006.

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2006 Written Premium	2005 - 2006 % of Change in Premium	2005 Written Premium	2004 - 2005 % of Change in Premium	2004 Written Premium	2003 - 2004 % of Change in Premium
AMERICAN ZURICH INSURANCE COMPANY	\$140,203	1261.19%	\$10,300	-91.01%	\$114,600	-32.05%
ZURICH AMERICAN INS CO OF ILLINOIS	\$22,196	762.65%	\$2,573	-94.69%	\$48,435	160.46%
TRANSCONTINENTAL INSURANCE COMPANY	\$225,399	595.55%	\$32,406	637.67%	\$4,393	-39.23%
FIREMANS FUND INSURANCE COMPANY	\$218,396	431.03%	\$41,127	52.52%	\$26,965	-45.40%
NATIONAL UNION FIRE INS CO OF PITTSBURGH	\$102,945	380.67%	\$21,417	-50.37%	\$43,150	-51.98%
SELECTIVE INS CO OF THE SOUTHEAST	\$29,360	338.60%	\$6,694	-15.01%	\$7,876	-9.53%
LIBERTY MUTUAL INSURANCE COMPANY	\$1,451,684	336.72%	\$332,405	-65.20%	\$955,198	12.30%
NATIONWIDE AGRIBUSINESS INS CO	\$291,467	333.24%	\$67,276	830.25%	\$7,232	N/A
WAUSAU BUSINESS INSURANCE COMPANY	\$255,120	318.70%	\$60,931	182.01%	\$21,606	254.31%
SECURITY NATIONAL INSURANCE COMPANY	\$6,057	301.66%	\$1,508	-80.09%	\$7,574	12.67%
TRAVELERS INDEMNITY CO OF AMERICA	\$750	298.94%	\$188	-97.29%	\$6,935	4261.64%
ARCH INSURANCE COMPANY	\$83,677	266.91%	\$22,806	474.31%	\$3,971	N/A
LM INSURANCE CORPORATION	\$76,667	208.33%	\$24,865	1679.89%	\$1,397	40.12%
AMERISURE INSURANCE COMPANY	\$96,738	177.38%	\$34,876	22.79%	\$28,404	119.59%
DISCOVER PROPERTY AND CASUALTY INS CO	\$99,842	140.80%	\$41,462	-89.12%	\$380,989	1115.04%
FIRST NATIONAL INS CO OF AMERICA	\$30,365	139.76%	\$12,665	-20.30%	\$15,890	1422.03%
RANGER INSURANCE COMPANY	\$127,290	136.46%	\$53,832	-94.92%	\$1,060,146	9.12%
HAWKEYE SECURITY INSURANCE COMPANY	\$28,943	124.12%	\$12,914	-49.86%	\$25,755	5.76%
NATIONAL FIRE INS CO OF HARTFORD	\$14,627	123.48%	\$6,545	-17.19%	\$7,904	-47.78%
AMERICAN FIRE & CASUALTY COMPANY	\$84,626	122.91%	\$37,965	22.03%	\$31,110	57.59%
SELECTIVE INSURANCE CO OF S CAROLINA	\$79,386	95.58%	\$40,590	50.48%	\$26,973	-11.31%
NATIONAL AMERICAN INSURANCE COMPANY	\$33,022	94.67%	\$16,963	-21.20%	\$21,526	-16.34%
LIBERTY MUTUAL FIRE INSURANCE CO	\$2,430,634	90.85%	\$1,273,570	-47.79%	\$2,439,160	3.08%
NORTH RIVER INSURANCE COMPANY THE	\$267,885	79.45%	\$149,277	-37.11%	\$237,360	58944.78%
WESTCHESTER FIRE INSURANCE COMPANY	\$38,514	62.70%	\$23,672	-90.60%	\$251,767	N/A
PEERLESS INSURANCE COMPANY	\$35,868	54.33%	\$23,241	-39.91%	\$38,679	227.79%
PACIFIC INDEMNITY COMPANY	\$43,913	48.09%	\$29,653	51.34%	\$19,593	275.42%
ACUITY A MUTUAL INSURANCE COMPANY	\$226,954	47.91%	\$153,441	210.14%	\$49,475	N/A
AMERICAN ECONOMY INSURANCE COMPANY	\$31,809	46.45%	\$21,720	-8.66%	\$23,780	104.12%
GRINNELL MUTUAL REINSURANCE COMPANY	\$675,496	39.08%	\$485,704	6.90%	\$454,372	16.59%
ACE AMERICAN INSURANCE COMPANY	\$2,741,168	37.32%	\$1,996,244	93.32%	\$1,032,634	22.61%
INDEMNITY INSURANCE CO OF NORTH AMERICA	\$3,041	36.55%	\$2,227	261.53%	\$616	N/A
AMERICAN FAMILY MUTUAL INS CO	\$36,800	36.28%	\$27,003	-10.45%	\$30,154	-10.67%
GENERAL CASUALTY CO OF WISCONSIN	\$110,545	33.13%	\$83,037	39.65%	\$59,460	32.66%
TRUCK INSURANCE EXCHANGE	\$5,362	32.49%	\$4,047	45.58%	\$2,780	-44.03%
HANOVER INSURANCE COMPANY THE	\$15,859	31.24%	\$12,084	-27.52%	\$16,673	-27.65%
GERLING AMERICA INSURANCE COMPANY	\$8,777	23.01%	\$7,135	-84.58%	\$46,276	-24.74%
ALLSTATE INSURANCE COMPANY	\$8,402	22.32%	\$6,869	-64.48%	\$19,339	-18.97%
UNITED FIRE AND CASUALTY COMPANY	\$2,244,414	19.83%	\$1,873,073	14.89%	\$1,630,253	-0.52%
SECURA INSURANCE A MUTUAL COMPANY	\$984,346	19.77%	\$821,833	47.93%	\$555,548	42.64%
TRANSPORTATION INSURANCE COMPANY	\$47,436	19.38%	\$39,735	-93.16%	\$581,000	164.94%
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	\$224,180	18.72%	\$188,837	9.92%	\$171,791	12.33%
TRINITY UNIVERSAL INSURANCE COMPANY	\$7,296	17.96%	\$6,185	1618.06%	\$360	-98.07%
EMPIRE FIRE AND MARINE INSURANCE CO	\$112,701	17.28%	\$96,095	-29.61%	\$136,517	-16.51%
SHELTER MUTUAL INSURANCE CO	\$65,720	17.24%	\$56,058	25.23%	\$44,763	4.71%
LIBERTY INSURANCE CORPORATION	\$162,259	14.69%	\$141,470	439.78%	\$26,209	26.13%
AMERICAN STATES INSURANCE COMPANY	\$44,505	14.01%	\$39,035	-51.76%	\$80,926	-46.92%
NORTHLAND INSURANCE COMPANY	\$20,390	12.88%	\$18,064	-30.33%	\$25,928	-26.16%
ADDISON INSURANCE COMPANY	\$797,240	12.87%	\$706,336	133.14%	\$302,969	N/A
DIAMOND STATE INSURANCE COMPANY	\$2,113	12.21%	\$1,883	-43.84%	\$3,353	166.75%
BITUMINOUS CASUALTY CORPORATION	\$22,434	7.56%	\$20,857	9.74%	\$19,006	9.36%
SAVERS PROPERTY & CASUALTY INS CO	\$1,862	6.40%	\$1,750	20.44%	\$1,453	-59.33%
HARTFORD FIRE INSURANCE COMPANY	\$1,880,875	6.16%	\$1,771,749	8.66%	\$1,630,540	138.04%
LITITZ MUTUAL INSURANCE COMPANY	\$2,996	5.53%	\$2,839	-18.02%	\$3,463	33.09%
STATE AUTO PROPERTY & CASUALTY INS CO	\$680,784	5.16%	\$647,378	-10.58%	\$723,946	5.21%
SENTRY SELECT INSURANCE COMPANY	\$254,026	4.93%	\$242,097	-23.00%	\$314,415	-10.90%
MEDMARC CASUALTY INSURANCE COMPANY	\$295,449	4.70%	\$282,188	-29.27%	\$398,946	2181.78%
ACE PROPERTY AND CASUALTY INS CO	\$53,952	4.00%	\$51,876	754.07%	\$6,074	N/A
MIDWESTERN INDEMNITY COMPANY THE	\$8,261	3.46%	\$7,985	1251.10%	\$591	N/A
AMCO INSURANCE COMPANY	\$231,320	1.12%	\$228,749	5.52%	\$216,776	-3.09%
AMERICAN AUTOMOBILE INSURANCE CO	\$116,672	1.04%	\$115,467	-42.63%	\$201,265	-28.71%

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2006 Written Premium	2005 - 2006 % of Change in Premium	2005 Written Premium	2004 - 2005 % of Change in Premium	2004 Written Premium	2003 - 2004 % of Change in Premium
BROTHERHOOD MUTUAL INSURANCE CO	\$141	0.00%	\$141	0.00%	\$141	0.00%
ASSOCIATED INDEMNITY CORPORATION	\$5	0.00%	\$5	150.00%	\$2	N/A
COLUMBIA MUTUAL INSURANCE CO	\$201,146	-0.42%	\$201,993	68.07%	\$120,182	26.25%
OLD REPUBLIC INSURANCE COMPANY	\$7,088,597	-0.43%	\$7,119,468	92.99%	\$3,689,005	919.94%
FEDERATED SERVICE INSURANCE COMPANY	\$386,500	-0.87%	\$389,873	18.33%	\$329,480	58.28%
ZURICH AMERICAN INSURANCE COMPANY	\$3,480,524	-2.96%	\$3,586,685	19.98%	\$2,989,317	44.01%
HARTFORD CASUALTY INS CO	\$87,567	-4.73%	\$91,912	-7.98%	\$99,887	2707.39%
OAK RIVER INSURANCE COMPANY	\$374,585	-4.96%	\$394,121	-13.88%	\$457,618	174.25%
EMPLOYERS MUTUAL CASUALTY COMPANY	\$367,614	-6.33%	\$392,453	18.48%	\$331,246	-6.11%
NEW HAMPSHIRE INSURANCE COMPANY	\$72,940	-7.52%	\$78,867	870.43%	\$8,127	-72.62%
FEDERAL INSURANCE COMPANY	\$1,502,592	-9.18%	\$1,654,463	4.07%	\$1,589,806	7.62%
INDIANA LUMBERMENS MUTUAL INS CO	\$393,341	-9.54%	\$434,822	30.60%	\$332,939	10.08%
AMERICAN GUARANTEE & LIABILITY INS CO	\$2,571,277	-10.19%	\$2,862,946	-40.51%	\$4,812,674	-0.45%
FARMERS INSURANCE EXCHANGE	\$6,959	-10.37%	\$7,764	-1.30%	\$7,866	-22.72%
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	\$34,800	-12.25%	\$39,656	-87.63%	\$320,652	N/A
ELECTRIC INSURANCE COMPANY	\$1,255,437	-13.05%	\$1,443,923	27.19%	\$1,135,214	28.73%
AXA CORPORATE SOLUTIONS INSURANCE CO	\$60,039	-13.55%	\$69,450	20.66%	\$57,560	-31.74%
AMERICAN INSURANCE COMPANY THE	\$224,013	-13.55%	\$259,130	-5.83%	\$275,164	-39.14%
GREAT NORTHERN INSURANCE COMPANY	\$351,514	-14.54%	\$411,320	-8.02%	\$447,206	-12.99%
CINCINNATI INS CO THE	\$1,376,176	-14.58%	\$1,611,013	15.00%	\$1,400,874	7.07%
SENTRY INSURANCE A MUTUAL COMPANY	\$320,171	-14.88%	\$376,128	47.04%	\$255,801	34.80%
UNIVERSAL UNDERWRITERS INS CO	\$944,033	-16.65%	\$1,132,576	7.65%	\$1,052,054	-8.29%
MID-CONTINENT CASUALTY COMPANY	\$919,943	-17.24%	\$1,111,593	86.67%	\$595,498	20.77%
COOPERATIVE MUTUAL INSURANCE COMPANY	\$17,094	-17.29%	\$20,668	9.95%	\$18,798	1.79%
FEDERATED MUTUAL INSURANCE COMPANY	\$1,212,056	-19.09%	\$1,498,113	-5.34%	\$1,582,623	-5.43%
VALLEY FORGE INSURANCE COMPANY	\$139,386	-22.16%	\$179,073	6.11%	\$168,765	64.16%
AMERISURE MUTUAL INSURANCE COMPANY	\$69,195	-24.31%	\$91,414	-9.43%	\$100,930	59.00%
AMERICAN HOME ASSURANCE COMPANY	\$242,688	-25.22%	\$324,550	-72.81%	\$1,193,736	-1128.67%
FARMERS ALLIANCE MUTUAL INS CO	\$9,921	-27.71%	\$13,724	59.45%	\$8,607	-13.70%
CONTINENTAL WESTERN INSURANCE CO	\$11,236	-29.18%	\$15,866	13.98%	\$13,920	7.05%
NATIONAL SURETY CORPORATION	\$375,756	-32.99%	\$560,707	-31.17%	\$814,568	53.96%
OHIO CASUALTY INSURANCE COMPANY	\$71,515	-33.61%	\$107,719	16.43%	\$92,517	-44.27%
WEST AMERICAN INSURANCE COMPANY	\$32,629	-35.44%	\$50,537	81.17%	\$27,895	60.76%
AMERICAN CASUALTY CO OF READING PA	\$9,225	-35.84%	\$14,378	-91.88%	\$177,067	230.87%
FARMLAND MUTUAL INSURANCE COMPANY	\$17,078	-39.63%	\$28,288	1546.57%	\$1,718	N/A
CHARTER OAK FIRE INSURANCE CO THE	\$6,896	-43.55%	\$12,217	1119.26%	\$1,002	14214.29%
CAPITOL INDEMNITY CORPORATION	\$32,674	-44.75%	\$59,140	-32.66%	\$87,828	27.59%
GRANITE STATE INSURANCE COMPANY	\$73,490	-45.54%	\$134,953	28.50%	\$105,023	77.42%
NATIONAL INDEMNITY COMPANY	\$28,514	-46.61%	\$53,412	-7.36%	\$57,658	-17.87%
ILLINOIS NATIONAL INSURANCE COMPANY	\$11,671	-49.72%	\$23,214	427.23%	\$4,403	-137.93%
VIGILANT INSURANCE COMPANY	\$3,803	-50.95%	\$7,753	-19.37%	\$9,615	-11.53%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$215,761	-52.04%	\$449,890	29.41%	\$347,660	-9.59%
NONPROFITS INSURANCE COMPANY	\$285	-52.81%	\$604	167.26%	\$226	-68.12%
STATE AUTOMOBILE MUTUAL INS CO	\$7,467	-55.44%	\$16,758	-37.21%	\$26,687	-18.54%
FIDELITY AND GUARANTY INSURANCE COMPANY	\$10,023	-56.10%	\$22,833	-55.25%	\$51,023	-26.24%
PROPERTY & CASUALTY INS CO OF HARTFORD	\$48	-58.62%	\$116	-52.85%	\$246	-0.40%
INSURANCE CORPORATION OF HANNOVER	\$9,611	-62.74%	\$25,791	-61.84%	\$67,579	53.33%
GENERAL INSURANCE CO OF AMERICA	\$10,175	-64.15%	\$28,379	241.22%	\$8,317	-315.97%
ST PAUL FIRE & MARINE INSURANCE CO	\$332,856	-70.09%	\$1,112,751	-73.70%	\$4,230,485	-19.53%
WESTPORT INSURANCE CORPORATION	\$12,699	-73.09%	\$47,197	-64.93%	\$134,584	-2.67%
UNITED STATES FIRE INSURANCE COMPANY	\$14,860	-76.32%	\$62,756	5.42%	\$59,527	-521.01%
UNITED STATES FIDELITY & GUARANTY CO	\$7,979	-80.23%	\$40,367	-53.58%	\$86,968	0.16%
TOKIO MARINE AND FIRE INS CO LTD (US BR)	\$27,518	-82.43%	\$156,626	-5.59%	\$165,904	-13.18%
FIDELITY & GUARANTY INS UNDERWRITERS	\$7,478	-83.11%	\$44,287	-39.47%	\$73,170	-3.68%
TRAVELERS INDEMNITY CO OF CONNECTICUT	\$3,071	-83.20%	\$18,280	49.31%	\$12,243	-44.71%
TRAVELERS INDEMNITY CO OF ILLINOIS	\$185,473	-88.59%	\$1,625,810	168.93%	\$604,553	-39.61%
GENESIS INSURANCE COMPANY	\$2,842	-97.97%	\$139,956	-12.59%	\$160,122	30.00%
WAUSAU UNDERWRITERS INS CO	\$4,149	-99.72%	\$1,506,911	795.34%	\$168,306	171.25%
PHOENIX INSURANCE COMPANY THE	\$5	-99.77%	\$2,133	692.94%	\$269	-33.74%
TOTAL	\$44,403,319	-2.89%	\$45,726,733	-5.56%	\$48,418,835	13.63%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2006**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
OLD REPUBLIC INSURANCE COMPANY	\$7,088,597	15.96%	\$6,780,535	\$4,314,570	\$5,129,581	75.65%
ZURICH AMERICAN INSURANCE COMPANY	\$3,480,524	7.84%	\$3,386,012	\$1,130,801	\$5,152,572	152.17%
ACE AMERICAN INSURANCE COMPANY	\$2,741,168	6.17%	\$2,424,315	-\$1,125	\$669,893	27.63%
AMERICAN GUARANTEE & LIABILITY INS CO	\$2,571,277	5.79%	\$3,054,587	\$0	\$2,187,998	71.63%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	\$2,430,634	5.47%	\$2,140,963	\$276,573	\$340,332	15.90%
UNITED FIRE AND CASUALTY COMPANY	\$2,244,414	5.05%	\$2,207,795	\$1,012,402	-\$136,315	-6.17%
HARTFORD FIRE INSURANCE COMPANY	\$1,880,875	4.24%	\$2,036,058	\$161,302	\$422,189	20.74%
FEDERAL INSURANCE COMPANY	\$1,502,592	3.38%	\$1,594,827	\$197,928	-\$479,661	-30.08%
LIBERTY MUTUAL INSURANCE COMPANY	\$1,451,684	3.27%	\$1,206,331	\$560,000	\$2,069,678	171.57%
CINCINNATI INS CO THE	\$1,376,176	3.10%	\$1,470,005	\$49,560	\$41,157	2.80%
ELECTRIC INSURANCE COMPANY	\$1,255,437	2.83%	\$1,500,781	\$401,662	\$786,074	52.38%
FEDERATED MUTUAL INSURANCE COMPANY	\$1,212,056	2.73%	\$1,304,042	\$562,142	-\$673,078	-51.61%
SECURA INSURANCE A MUTUAL COMPANY	\$984,346	2.22%	\$886,065	\$46,153	-\$78,217	-8.83%
UNIVERSAL UNDERWRITERS INS CO	\$944,033	2.13%	\$904,625	\$1,031,693	\$302,815	33.47%
MID-CONTINENT CASUALTY COMPANY	\$919,943	2.07%	\$1,028,617	\$14,500	\$1,115,888	108.48%
TWIN CITY FIRE INS CO	\$815,671	1.84%	\$289,108	\$1,758	-\$1,115,296	-385.77%
ADDISON INSURANCE COMPANY	\$797,240	1.80%	\$750,929	\$10,515	\$107,515	14.32%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	\$680,784	1.53%	\$648,966	\$17,497	-\$19,309	-2.98%
GRINNELL MUTUAL REINSURANCE COMPANY	\$675,496	1.52%	\$599,893	\$150,042	\$296,729	49.46%
INDIANA LUMBERMENS MUTUAL INS CO	\$393,341	0.89%	\$401,701	\$36,461	-\$112,827	-28.09%
FEDERATED SERVICE INSURANCE COMPANY	\$386,500	0.87%	\$364,416	\$5,009	-\$57,575	-15.80%
NATIONAL SURETY CORPORATION	\$375,756	0.85%	\$435,098	\$0	-\$1,016,422	-233.61%
OAK RIVER INSURANCE COMPANY	\$374,585	0.84%	\$376,688	\$0	\$12,464	3.31%
EMPLOYERS MUTUAL CASUALTY COMPANY	\$367,614	0.83%	\$397,689	\$33,883	\$11,111	2.79%
GREAT NORTHERN INSURANCE COMPANY	\$351,514	0.79%	\$452,613	\$607,072	\$901,477	199.17%
ST PAUL FIRE & MARINE INSURANCE CO	\$332,856	0.75%	\$463,146	\$120,508	-\$1,144,361	-247.08%
SENTRY INSURANCE A MUTUAL COMPANY	\$320,171	0.72%	\$359,964	\$492	\$268,931	74.71%
MEDMARC CASUALTY INSURANCE COMPANY	\$295,449	0.67%	\$310,710	\$0	\$85,054	27.37%
NATIONWIDE AGRIBUSINESS INS CO	\$291,467	0.66%	\$229,536	\$4,048	\$16,395	7.14%
NORTH RIVER INSURANCE COMPANY THE	\$267,885	0.60%	\$174,262	\$0	\$39,327	22.57%
WAUSAU BUSINESS INSURANCE COMPANY	\$255,120	0.57%	\$191,317	\$984	\$186	0.10%
SENTRY SELECT INSURANCE COMPANY	\$254,026	0.57%	\$261,675	\$25,000	\$61,965	23.68%
AMERICAN HOME ASSURANCE COMPANY	\$242,688	0.55%	\$257,355	\$18,729	\$145,452	56.52%
AMCO INSURANCE COMPANY	\$231,320	0.52%	\$233,007	\$330	\$43,565	18.70%
ACUITY A MUTUAL INSURANCE COMPANY	\$226,954	0.51%	\$200,130	\$5,831	-\$4,284	-2.14%
TRANSCONTINENTAL INSURANCE COMPANY	\$225,399	0.51%	\$195,952	\$0	\$205,613	104.93%
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	\$224,180	0.50%	\$215,405	\$4,500	\$24,849	11.54%
AMERICAN INSURANCE COMPANY THE	\$224,013	0.50%	\$255,818	\$28,190	\$16,657	6.51%
FIREMANS FUND INSURANCE COMPANY	\$218,396	0.49%	\$145,485	\$0	-\$150,079	-103.16%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$215,761	0.49%	\$228,063	\$104	\$9,877	4.33%
COLUMBIA MUTUAL INSURANCE COMPANY	\$201,146	0.45%	\$193,348	\$0	\$0	0.00%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	\$185,473	0.42%	-\$2,066,056	\$394,609	-\$38,816	1.88%
LIBERTY INSURANCE CORPORATION	\$162,259	0.37%	\$139,233	-\$10,241	\$562,625	404.09%
AMERICAN ZURICH INSURANCE COMPANY	\$140,203	0.32%	\$140,179	\$488	-\$37,314	-26.62%
VALLEY FORGE INSURANCE COMPANY	\$139,386	0.31%	\$168,291	\$0	\$82,838	49.22%
FAIRMONT SPECIALTY INSURANCE COMPANY	\$127,290	0.29%	\$78,913	\$107,049	\$210,071	266.21%
AMERICAN AUTOMOBILE INSURANCE COMPANY	\$116,672	0.26%	\$120,224	\$0	-\$5,779	-4.81%
EMPIRE FIRE AND MARINE INSURANCE CO	\$112,701	0.25%	\$114,676	\$0	\$76,638	66.83%
GENERAL CASUALTY CO OF WISCONSIN	\$110,545	0.25%	\$92,238	\$9,509	\$10,120	10.97%
NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	\$102,945	0.23%	\$102,272	\$1,869,527	\$445,169	435.28%
DISCOVER PROPERTY AND CASUALTY INS COMPANY	\$99,842	0.22%	\$83,531	\$0	\$28,787	34.46%
AMERISURE INSURANCE COMPANY	\$96,738	0.22%	\$61,066	\$0	\$5,527	9.05%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	\$91,760	0.21%	\$90,773	\$0	-\$725,936	-799.73%
HARTFORD CASUALTY INS CO	\$87,567	0.20%	\$91,255	\$0	-\$112,056	-122.79%
AMERICAN FIRE & CASUALTY COMPANY	\$84,626	0.19%	\$74,651	\$28,200	-\$11,864	-15.89%
ARCH INSURANCE COMPANY	\$83,677	0.19%	\$27,846	\$0	\$12,109	43.49%
SELECTIVE INSURANCE CO OF S CAROLINA	\$79,386	0.18%	\$60,375	\$16,635	\$35,543	58.87%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2006**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
LM INSURANCE CORPORATION	\$76,667	0.17%	\$61,880	\$0	\$33,096	53.48%
GRANITE STATE INSURANCE COMPANY	\$73,490	0.17%	\$86,546	\$0	\$29,359	33.92%
NEW HAMPSHIRE INSURANCE COMPANY	\$72,940	0.16%	\$77,674	\$0	\$24,761	31.88%
OHIO CASUALTY INSURANCE COMPANY	\$71,515	0.16%	\$74,799	\$0	-\$20,978	-28.05%
AMERISURE MUTUAL INSURANCE COMPANY	\$69,195	0.16%	\$91,970	\$9,376	-\$20,317	-22.09%
SHELTER MUTUAL INSURANCE COMPANY	\$65,720	0.15%	\$65,221	\$0	-\$724	-1.11%
AXA INSURANCE COMPANY	\$60,039	0.14%	\$60,091	\$0	\$4,465	7.43%
VIRGINIA SURETY COMPANY INC	\$58,777	0.13%	\$45,789	\$0	\$22,012	48.07%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	\$53,952	0.12%	\$52,997	\$0	\$11,804	22.27%
ST PAUL GUARDIAN INSURANCE COMPANY	\$53,688	0.12%	\$71,484	\$0	-\$202,996	-283.97%
TRAVELERS INDEMNITY COMPANY	\$52,840	0.12%	\$39,853	\$63,482	-\$4,684,785	-11755.16%
TRANSPORTATION INSURANCE COMPANY	\$47,436	0.11%	\$182,544	\$0	\$1,744,031	955.40%
T H E INSURANCE COMPANY	\$44,650	0.10%	\$35,375	\$0	\$123	0.35%
AMERICAN STATES INSURANCE COMPANY	\$44,505	0.10%	\$43,914	\$0	-\$23,669	-53.90%
PACIFIC INDEMNITY COMPANY	\$43,913	0.10%	\$30,813	\$0	\$4,604	14.94%
UNIVERSAL UNDERWRITERS OF TEXAS INS CO	\$40,281	0.09%	\$40,281	\$1,885	\$11,791	29.27%
WESTCHESTER FIRE INSURANCE COMPANY	\$38,514	0.09%	\$61,400	\$241,815	\$150,281	244.76%
AMERICAN FAMILY MUTUAL INS CO	\$36,800	0.08%	\$34,857	\$0	-\$5,001	-14.35%
ONEBEACON AMERICA INSURANCE COMPANY	\$36,236	0.08%	\$26,133	\$0	\$9,549	36.54%
PEERLESS INSURANCE COMPANY	\$35,868	0.08%	\$32,942	\$0	\$186,383	565.79%
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	\$34,800	0.08%	\$34,800	\$0	-\$437,722	-1257.82%
NATIONAL AMERICAN INSURANCE COMPANY	\$33,022	0.07%	\$27,657	\$0	-\$635	-2.30%
CAPITOL INDEMNITY CORPORATION	\$32,674	0.07%	\$37,844	\$0	\$913,377	2413.53%
WEST AMERICAN INSURANCE COMPANY	\$32,629	0.07%	\$36,767	\$35,000	-\$64,600	-175.70%
AMERICAN ECONOMY INSURANCE COMPANY	\$31,809	0.07%	\$30,106	\$0	-\$1,039	-3.45%
FIRST NATIONAL INS CO OF AMERICA	\$30,365	0.07%	\$17,484	\$0	\$4,567	26.12%
SELECTIVE INS CO OF THE SOUTHEAST	\$29,360	0.07%	\$21,429	\$0	\$4,726	22.05%
HAWKEYE SECURITY INSURANCE COMPANY	\$28,943	0.07%	\$30,514	\$0	-\$7,581	-24.84%
NATIONAL INDEMNITY COMPANY	\$28,514	0.06%	\$34,108	\$0	-\$6,803	-19.95%
TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	\$27,518	0.06%	\$109,484	\$0	-\$176,845	-161.53%
OHIO SECURITY INSURANCE COMPANY	\$26,699	0.06%	\$5,711	\$0	\$2,570	45.00%
BITUMINOUS CASUALTY CORPORATION	\$22,434	0.05%	\$23,416	-\$2,600	\$10,800	46.12%
ZURICH AMERICAN INS CO OF ILLINOIS	\$22,196	0.05%	\$22,133	\$0	\$14,905	67.34%
NORTHLAND INSURANCE COMPANY	\$20,390	0.05%	\$19,225	\$0	-\$2,235	-11.63%
COOPERATIVE MUTUAL INSURANCE COMPANY	\$17,094	0.04%	\$16,291	\$5,967	\$2,200	13.50%
FARMLAND MUTUAL INSURANCE COMPANY	\$17,078	0.04%	\$18,092	\$0	\$1,012	5.59%
HANOVER INSURANCE COMPANY THE	\$15,859	0.04%	\$14,680	\$0	\$0	0.00%
UNITED STATES FIRE INSURANCE COMPANY	\$14,860	0.03%	\$21,786	\$645	-\$33,488	-153.71%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	\$14,627	0.03%	\$10,968	\$0	\$1,302	11.87%
EMPLOYERS FIRE INSURANCE COMPANY	\$12,773	0.03%	\$7,489	\$0	\$1,538	20.54%
WESTPORT INSURANCE CORPORATION	\$12,699	0.03%	\$17,112	\$500	-\$75,006	-438.32%
ILLINOIS NATIONAL INSURANCE COMPANY	\$11,671	0.03%	\$19,041	\$0	\$12,506	65.68%
CONTINENTAL WESTERN INSURANCE CO	\$11,236	0.03%	\$10,213	\$31,616	\$24,116	236.13%
GENERAL INSURANCE CO OF AMERICA	\$10,175	0.02%	\$19,221	\$78,434	\$35,066	182.44%
FIDELITY AND GUARANTY INSURANCE COMPANY	\$10,023	0.02%	\$16,908	\$0	-\$5,443	-32.19%
FARMERS ALLIANCE MUTUAL INS CO	\$9,921	0.02%	\$13,292	\$0	\$0	0.00%
MID-CONTINENT INSURANCE COMPANY	\$9,849	0.02%	\$3,693	\$0	\$0	0.00%
PRAETORIAN INSURANCE COMPANY	\$9,611	0.02%	\$10,464	\$0	-\$44,434	-424.64%
AMERICAN CASUALTY CO OF READING PENNSYLVANIA	\$9,225	0.02%	\$3,910	\$4,819	\$175,293	4483.20%
GERLING AMERICA INSURANCE COMPANY	\$8,777	0.02%	\$9,223	\$0	-\$19,435	-210.72%
ALLSTATE INSURANCE COMPANY	\$8,402	0.02%	\$8,071	\$17,216	-\$316,671	-3923.57%
MIDWESTERN INDEMNITY COMPANY THE	\$8,261	0.02%	\$8,212	\$0	\$3,009	36.64%
UNITED STATES FIDELITY & GUARANTY CO	\$7,979	0.02%	\$17,794	\$9,202	\$6,692	37.61%
PENN MILLERS INSURANCE COMPANY	\$7,886	0.02%	\$5,266	\$0	\$0	0.00%
NETHERLANDS INSURANCE COMPANY THE	\$7,843	0.02%	\$2,433	\$0	\$653	26.84%
FIDELITY & GUARANTY INS UNDERWRITERS	\$7,478	0.02%	\$18,590	\$1,446	\$1,405	7.56%
STATE AUTOMOBILE MUTUAL INS CO	\$7,467	0.02%	\$10,280	-\$3,850	-\$7,708	-74.98%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2006**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
TRINITY UNIVERSAL INSURANCE COMPANY	\$7,296	0.02%	\$6,315	-\$4	-\$711	-11.26%
FARMERS INSURANCE EXCHANGE	\$6,959	0.02%	\$7,609	\$0	\$47,215	620.52%
CHARTER OAK FIRE INSURANCE CO THE	\$6,896	0.02%	\$6,188	\$0	-\$85,323	-1378.85%
SECURITY NATIONAL INSURANCE COMPANY	\$6,057	0.01%	\$4,224	-\$3	-\$644	-15.25%
AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	\$5,557	0.01%	\$5,558	\$0	\$1,027	18.48%
TRUCK INSURANCE EXCHANGE	\$5,362	0.01%	\$3,660	\$0	\$473	12.92%
GREAT DIVIDE INSURANCE COMPANY	\$4,967	0.01%	\$2,490	\$0	\$1,245	50.00%
WAUSAU UNDERWRITERS INSURANCE COMPANY	\$4,149	0.01%	\$469,151	\$537,528	\$370,860	79.05%
VIGILANT INSURANCE COMPANY	\$3,803	0.01%	\$5,284	\$0	-\$21,718	-411.01%
TRAVELERS INDEMNITY CO OF CONNECTICUT	\$3,071	0.01%	\$3,727	\$61,357	\$319,922	8583.90%
INDEMNITY INSURANCE CO OF NORTH AMERICA	\$3,041	0.01%	\$2,724	\$0	\$18,690	686.12%
LITITZ MUTUAL INSURANCE COMPANY	\$2,996	0.01%	\$3,111	\$0	\$0	0.00%
HARTFORD UNDERWRITERS INSURANCE CO	\$2,931	0.01%	\$2,907	\$0	-\$556	-19.13%
GENESIS INSURANCE COMPANY	\$2,842	0.01%	\$43,667	\$0	-\$133,506	-305.74%
DIAMOND STATE INSURANCE COMPANY	\$2,113	0.00%	\$2,027	\$0	\$299	14.75%
NORTHFIELD INSURANCE COMPANY	\$2,068	0.00%	\$1,503	\$0	\$303	20.16%
REDLAND INSURANCE COMPANY	\$1,963	0.00%	\$761	\$0	\$426	55.98%
SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	\$1,862	0.00%	\$1,414	\$0	\$22	1.56%
COMMERCE AND INDUSTRY INSURANCE CO	\$1,700	0.00%	\$1,986	\$0	-\$1,513	-76.18%
CLARENDON NATIONAL INSURANCE COMPANY	\$1,646	0.00%	\$1,211	\$0	\$18,366	1516.60%
TRAVELERS INDEMNITY CO OF AMERICA	\$750	0.00%	\$905	\$0	-\$18,232	-2014.59%
MARKEL INSURANCE COMPANY	\$694	0.00%	\$514	\$0	\$224	43.58%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	\$333	0.00%	\$263	\$0	\$71	27.00%
RIVERPORT INSURANCE COMPANY	\$285	0.00%	\$417	\$0	\$251	60.19%
REGENT INSURANCE COMPANY	\$233	0.00%	\$233	\$0	\$0	0.00%
BROTHERHOOD MUTUAL INSURANCE CO	\$141	0.00%	\$141	\$0	\$0	0.00%
GREAT AMERICAN ASSURANCE COMPANY	\$107	0.00%	\$108	\$0	\$0	0.00%
PROPERTY & CASUALTY INS CO OF HARTFORD	\$48	0.00%	\$54	\$0	-\$259	-479.63%
ASSOCIATED INDEMNITY CORPORATION	\$5	0.00%	\$5	\$0	-\$1	-20.00%
PHOENIX INSURANCE COMPANY THE	\$5	0.00%	\$350	\$0	\$2,418	690.86%
AFFILIATED FM INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$1	N/A
MUNICH REINSURANCE AMERICA INC	\$0	0.00%	\$0	\$0	\$194,120	N/A
SECURA SUPREME INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$13	N/A
GENERAL STAR NATIONAL INS CO	\$0	0.00%	\$0	\$0	-\$9,000	N/A
NATIONAL CASUALTY COMPANY	\$0	0.00%	\$0	\$0	-\$1	N/A
PENNSYLVANIA MANUFACTURERS ASSOC INS CO	\$0	0.00%	\$0	\$0	-\$1,795	N/A
RLI INSURANCE COMPANY	\$0	0.00%	\$2,821	\$0	-\$22,408	-794.33%
MILLERS FIRST INSURANCE COMANY	\$0	0.00%	\$0	\$0	\$100,000	N/A
AXA RE PROPERTY AND CASUALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$473	N/A
GREAT AMERICAN INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$2	N/A
TRAVELERS CASUALTY AND SURETY CO	\$0	0.00%	\$0	\$381,635	-\$372,590	N/A
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	-\$164,602	N/A
AUTOMOBILE INS CO OF HARTFORD CT	\$0	0.00%	\$0	\$0	-\$167	N/A
STANDARD FIRE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$3,626	N/A
ST PAUL PROTECTIVE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$13,090	N/A
ASSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	-\$57,578	N/A
MARYLAND CASUALTY COMPANY	\$0	0.00%	\$0	\$0	-\$124,518	N/A
NORTHERN INSURANCE CO OF NEW YORK	\$0	0.00%	\$1	\$455,352	\$215,335	21533500.00%
UNITED FIRE & INDEMNITY COMPANY	\$0	0.00%	\$122	\$100	\$7,800	6393.44%
AMERICAN ALTERNATIVE INSURANCE CORPORATION	\$0	0.00%	\$0	\$0	-\$6	N/A
ATLANTIC MUTUAL INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$2,589	N/A
CENTENNIAL INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$5,339	N/A
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	\$9,427	N/A
ACE FIRE UNDERWRITERS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$201,773	N/A
ATLANTA INTERNATIONAL INSURANCE CO	\$0	0.00%	\$0	\$0	\$2,088,507	N/A
PENNSYLVANIA GENERAL INSURANCE COMPANY	\$0	0.00%	\$0	\$39,500	\$68,167	N/A

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2006**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
ONEBEACON INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$24	N/A
STONEWALL INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$30,472	N/A
MITSUI SUMITOMO INSURANCE USA INC	\$0	0.00%	\$15	\$0	\$33	220.00%
INSURANCE COMPANY OF NORTH AMERICA	\$0	0.00%	\$0	\$0	\$43,607	N/A
PACIFIC EMPLOYERS INSURANCE COMPANY	\$0	0.00%	\$101	\$712,769	\$727,088	719889.11%
CHICAGO INSURANCE COMPANY	\$0	0.00%	\$0	\$231,283	-\$14,055	N/A
AMERICAN MOTORISTS INSURANCE CO	\$0	0.00%	\$0	\$0	-\$99,921	N/A
LUMBERMENS UNDERWRITING ALLIANCE	\$0	0.00%	\$0	\$32,000	\$28,834	N/A
HARLEYSVILLE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$8	N/A
MUTUAL SERVICE CASUALTY INSURANCE CO	\$0	0.00%	\$0	\$7,500	\$1,671	N/A
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$0	0.00%	\$0	\$0	\$1,258	N/A
WESTFIELD INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$165	N/A
ROYAL INDEMNITY COMPANY	\$0	0.00%	\$56	\$914,505	-\$1,858,420	-3318607.14%
SAFECO INSURANCE CO OF AMERICA	\$0	0.00%	\$0	\$0	-\$25,346	N/A
ALEA NORTH AMERICA INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$16	N/A
SECURITY INSURANCE COMPANY OF HARTFORD	\$0	0.00%	\$0	\$0	-\$6,783	N/A
TIG INSURANCE COMPANY	\$0	0.00%	\$0	\$35,000	\$376,800	N/A
VALIANT INS CO	\$0	0.00%	\$0	\$0	-\$4,908	N/A
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$12,897	N/A
KEMPER CASUALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$891,026	N/A
AMERICAN MANUFACTURERS MUTUAL INS CO	\$0	0.00%	\$0	\$0	\$64,546	N/A
TRAVELERS CASUALTY AND SURETY CO OF AMERICA	\$0	0.00%	\$0	\$0	-\$4,273	N/A
CRUM & FORSTER INDEMNITY COMPANY	\$0	0.00%	\$0	\$0	\$2,004	N/A
PENN AMERICA INSURANCE COMPANY	\$0	0.00%	\$0	\$1	-\$64,730	N/A
FIRST LIBERTY INSURANCE CORP THE	\$0	0.00%	\$2	\$0	\$1	50.00%
FIRST SPECIALTY INSURANCE CORPORATION	\$0	0.00%	\$30	\$0	\$0	0.00%
CONTINENTAL INSURANCE COMPANY THE	\$0	0.00%	\$16,491	\$6,369	\$14,374	87.16%
TRAVELERS CASUALTY COMPANY OF CONNECTICUT	\$0	0.00%	\$0	\$0	-\$45	N/A
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$0	0.00%	\$0	\$37,500	\$27,371	N/A
HARTFORD INSURANCE CO OF MIDWEST THE	\$0	0.00%	\$0	\$0	-\$5,143	N/A
NATIONWIDE PROPERTY & CASUALTY INS CO	\$0	0.00%	\$0	\$0	\$2,911	N/A
AMERICAN INTERNATIONAL SOUTH INS CO	\$0	0.00%	\$8,673	\$0	-\$2,446	-28.20%
FARMINGTON CASUALTY COMPANY	\$0	0.00%	\$0	\$0	-\$602	N/A
ATHENA ASSURANCE COMPANY	\$0	0.00%	\$0	\$6,670	-\$92,048	N/A
GULF UNDERWRITERS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$1,578	N/A
UTICA MUTUAL INSURANCE COMPANY	-\$174	0.00%	-\$174	\$0	\$0	0.00%
STAR INSURANCE COMPANY	-\$218	0.00%	-\$11	\$0	-\$66	600.00%
TRINITY UNIVERSAL INSURANCE COMPANY OF KANSAS INC	-\$227	0.00%	\$2,878	\$0	-\$240	-8.34%
ATLANTIC SPECIALTY INSURANCE COMPANY	-\$630	0.00%	\$4,805	\$0	-\$694	-14.44%
HARTFORD ACCIDENT & INDEMNITY CO	-\$1,743	0.00%	-\$1,743	\$0	-\$843,068	48368.79%
MARKEL AMERICAN INSURANCE COMPANY	-\$2,090	0.00%	-\$1,403	\$0	-\$703	50.11%
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	-\$3,228	-0.01%	-\$3,228	\$0	\$15,647	-484.73%
LUMBERMENS MUTUAL CASUALTY CO	-\$4,827	-0.01%	-\$4,827	\$0	-\$8,999	186.43%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	-\$9,173	-0.02%	\$3,428	\$1,966,180	\$2,679,722	78171.59%
XL INSURANCE AMERICA INC	-\$9,248	-0.02%	\$9,329	\$119,500	\$529,822	5679.30%
MASSACHUSETTS BAY INS CO	-\$11,815	-0.03%	-\$12,663	\$0	\$0	0.00%
QBE INSURANCE CORPORATION	-\$15,960	-0.04%	-\$10,374	\$0	-\$82	0.79%
CONTINENTAL CASUALTY COMPANY	-\$66,613	-0.15%	-\$836	\$1,000,430	-\$668,006	79905.02%
ST PAUL MERCURY INSURANCE COMPANY	-\$66,949	-0.15%	-\$67,441	\$23,215	\$768,991	-1140.24%
GREENWICH INSURANCE COMPANY	-\$362,997	-0.82%	-\$247,880	\$44,603	-\$389,223	157.02%
TOTAL	\$44,403,319	100.00%	\$42,164,248	\$20,352,833	\$16,253,820	38.55%

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